



# GEORGIA

## STATE OF THE STATE'S HOUSING:

### *Service Delivery Region 12*

HOUSING AND  
DEMOGRAPHICS  
RESEARCH CENTER

THE UNIVERSITY  
OF GEORGIA

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*July 2003*

*Under Contract with*

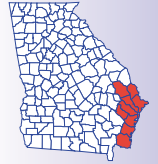
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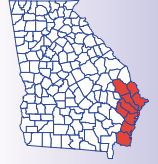






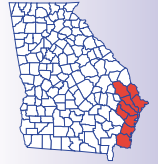
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## INTRODUCTION

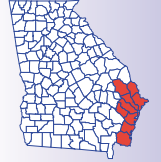
The Housing and Demographics Research Center of the Department of Housing and Consumer Economics at the University of Georgia (UGA), under contract with the Housing Finance Division of the Georgia Department of Community Affairs (DCA), conducted the research for this report. Individuals involved with the project are Brenda J. Cude, Professor; Tom Rodgers, Associate Dean; Anne Sweaney, Professor; and Karen Tinsley, Research Coordinator of UGA and Carmen Chubb, Director of the Housing Finance Division; Jane Massey, Community Initiatives Coordinator; and Don Watt, Director of the Office of Housing Planning and Administration of DCA.

This project is, in part, a result of the tremendous interest in the “Workforce Housing in Georgia” report released in September of 2001. The current report utilizes secondary county-level data, which is comprised mostly of the 1990 and 2000 Census, in addition to other relevant data sources when available. These data are analyzed as it pertains to housing in the state of Georgia and its 12 state service delivery regions. Unlike the “Workforce Housing in Georgia” report, this report includes data related to housing in both urban and rural Georgia and for households at all income levels.

### *The Data*

- ◆ The majority of the data used in this report are taken from the 1990 and 2000 decennial census. In both years, two questionnaires were used to collect population and housing data yielding two datasets (SF1 and SF3).
- ◆ The short form questionnaire was sent to approximately five of six households; these data report information on every inhabitant and housing unit in the United States. The questionnaire asked population questions related to household relationship, sex, race, age, and Hispanic or Latino origin, and housing questions related to tenure, occupancy, and vacancy status. Information derived from the short form is referred to as 100-percent data and is contained in the Summary File 1 (SF1) dataset.
- ◆ The long form questionnaire was sent to approximately one in six households and contained all of the questions on the short form, as well as additional detailed questions relating to social, economic, and housing characteristics of individuals and their households. Information collected from the long form is called sample data and is contained in the Summary File 3 (SF3) dataset.
- ◆ Some variables, such as population, race, and the number of housing units, are included in both the 100-percent and sample data. These numbers will not necessarily match exactly since the sample data must be weighted to reflect the entire population. The two numbers are more likely to be different for very small geographic areas, such as places, tracts, and block groups. Since this report analyzes county-level data this should not be a problem.
- ◆ Data referred to, but not shown in the body of the report are located in the Data Appendix and can be found at <http://www.fcs.uga.edu/hace/hdrc/index.html>. Tables located in the Appendix begin with the letter “A.”

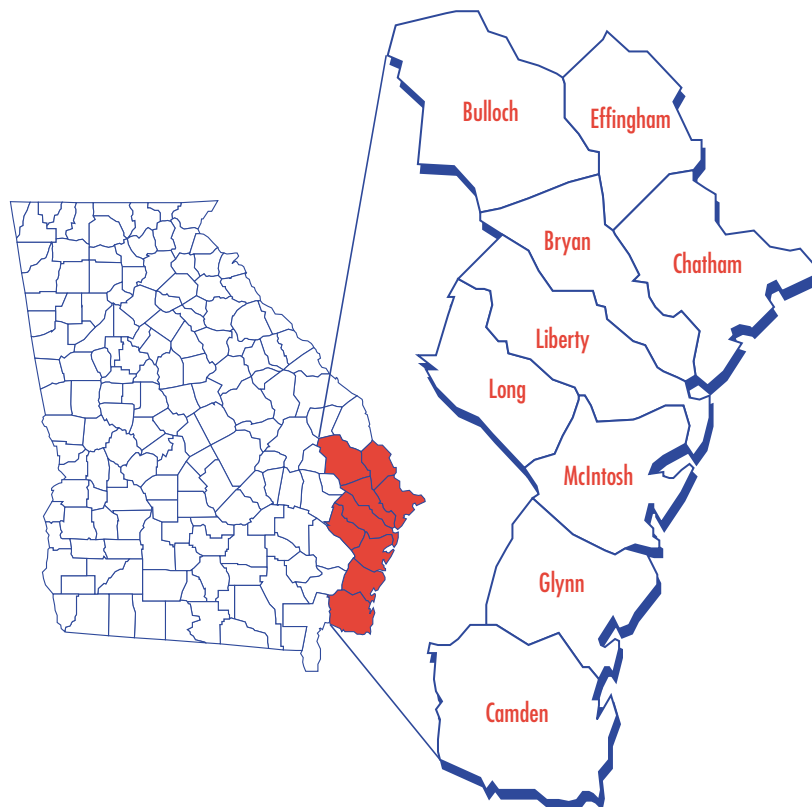


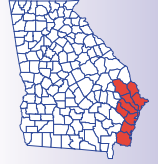


## REGION 12

- ◆ Region 12 lies on the Georgia coast between South Carolina and Florida and consists of nine counties and 30 municipalities.
- ◆ The counties in Region 12 are Bryan, Bulloch, Camden, Chatham, Effingham, Glynn, Liberty, Long, and McIntosh. There are three MSAs in the region. The Savannah MSA is on the northern coast of this region and includes Bryan, Chatham, and Effingham Counties. The Brunswick MSA on the southern coast includes Glynn and McIntosh Counties, two of the three counties in the MSA. The third MSA is the Hinesville-Fort Stewart MSA comprised of Liberty and Long Counties.
- ◆ Cities in Region 12 are Savannah (population 131,510), Statesboro, and Brunswick.
- ◆ Tourism and the region's deep-water ports are important aspects of the local economy.

### REGION 12





## POPULATION AND HOUSEHOLD CHARACTERISTICS

## POPULATION

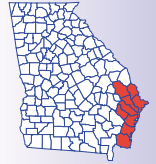
**Issue:** The number of residents per county and region is the most basic indicator of housing needs. Similarly, population growth—whether an area is gaining or losing residents and how quickly—is the fundamental gauge of future housing demand. In general, population change is attributable to either migration or natural increase. The degree to which these two components of population change contribute to overall population growth is an indicator of the cause of growth. Ultimately, more people mean a need for more living space, in addition to an added burden on existing infrastructure, county school systems and hospitals, and other community services and programs.

*Data:*

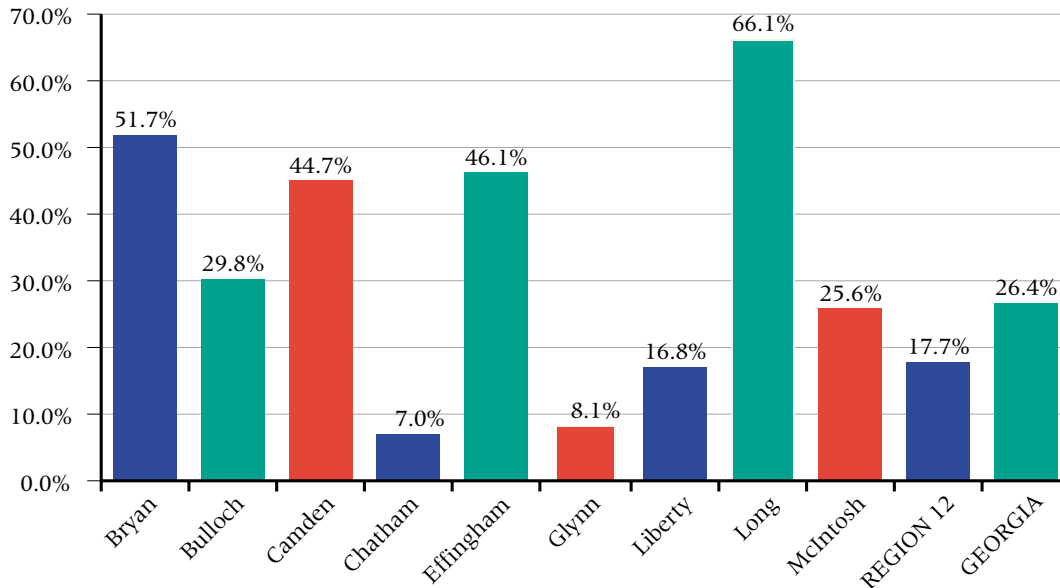
- ◆ Natural increase is calculated as the difference between the number of births and the number of deaths.
- ◆ The difference between population change and natural increase is defined as net migration (influx of new residents).

**Analysis:**

- ◆ The population of Region 12 increased by 17.7% from 1990 to 2000; this is lower than the statewide population increase, 26.4%. The region ranked sixth in population increase among the twelve regions. This region was the third most populous in 2000. (Table II.1, Figure II.1)
- ◆ Long County, which had the fewest residents in Region 12 in 2000, grew the most over the past decade, 66.1%. Bryan County also experienced a large population increase, 51.7%. (Table II.1, Figure II.1)
- ◆ The population in two Region 12 counties increased by less than 10%, the lowest growth rates in the region: Chatham (7.0%) and Glynn (8.1%). (Table II.1, Figure II.1)
- ◆ Almost 60% of the population increase over the last decade in Region 12 was due to natural increase, compared with about one-third of the increase statewide (34.1%). (Table II.2)
- ◆ Net migration contributed more than 70% of the increase in residents in Bryan, Bulloch, Effingham, Long, and McIntosh Counties, whereas the entire population increase in Chatham and Liberty Counties was due to natural increase. (Table II.2)



**FIGURE II.1 - PERCENT CHANGE IN POPULATION BY COUNTY, 1990-2000.**



Source: Census 2000 SF1, DP1; Census 1990 STF1, DP1.

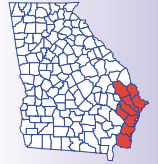
**TABLE II.1 - POPULATION BY COUNTY, 1990 - 2000.**

	2000		1990-2000	
	No.	Rank <sup>1</sup>	% change	Rank <sup>1</sup>
Bryan*	23,417	69	51.7	16
Bulloch	55,983	35	29.8	41
Camden	43,664	41	44.7	22
Chatham*	232,048	6	7.0	128
Effingham*	37,535	47	46.1	20
Glynn*	67,568	28	8.1	121
Liberty*	61,610	30	16.8	80
Long*	10,304	123	66.1	7
McIntosh*	10,847	119	25.6	56
<b>REGION 12</b>	542,976	3	17.7	6
<b>GEORGIA</b>	8,186,453		26.4	
% of STATE	6.6			

Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP1.

\* County is part of a MSA.

<sup>1</sup> County rank is among all counties in Georgia, whereas the rank for the region is among the 12 regions. The county with the greatest population (or population change) is ranked first.

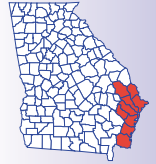


**TABLE II.2 - POPULATION CHANGE DUE TO NATURAL INCREASE AND  
NET MIGRATION BY COUNTY, 1990 - 2000.**

	Natural Increase		Net Migration	
	No.	%	No.	%
Bryan*	2,193	27.5	5,786	72.5
Bulloch	2,672	20.8	10,186	79.2
Camden	5,808	43.0	7,689	57.0
Chatham*	16,202	100.0	-1,089	0.0
Effingham*	2,644	22.3	9,204	77.7
Glynn*	2,915	57.5	2,157	42.5
Liberty*	12,415	100.0	-3,550	0.0
Long*	1,069	26.1	3,033	73.9
McIntosh*	532	24.0	1,681	76.0
<b>REGION 12</b>	46,450	57.0	35,097	43.0
<b>GEORGIA</b>	582,131	34.1	1,126,106	65.9

Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP1; Georgia county guide, 2002.

\* County is part of a MSA.



## AGE

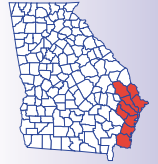
**Issue:** The age distribution of the population and recent changes in that distribution have important implications for the formation of new households and the demand for new housing units, as well as the need for age-related housing and services. For example, elderly persons frequently require special housing in combination with supportive services, whereas working families with small children often need child care. The dependency ratio is used to approximate the number of individuals providing economic support per dependent persons. A higher dependency ratio means there are more people in the non-working age relative to persons of working age. A higher dependency ratio may mean a greater demand for housing and related services for families with young children and/or older adults.

### Data:

- ◆ Traditionally, the dependency ratio is defined as the number of children younger than 18 years old plus the number of elderly persons 65 years old or older per 100 persons ages 18 to 64 years. Since people are living longer and more elderly are working past the age of 65, a dependency ratio defined using the number of persons 85 years old or older may be more appropriate.
- ◆ This dependency ratio is defined in terms of the age of the population; it has no relationship to the receipt of government aid.

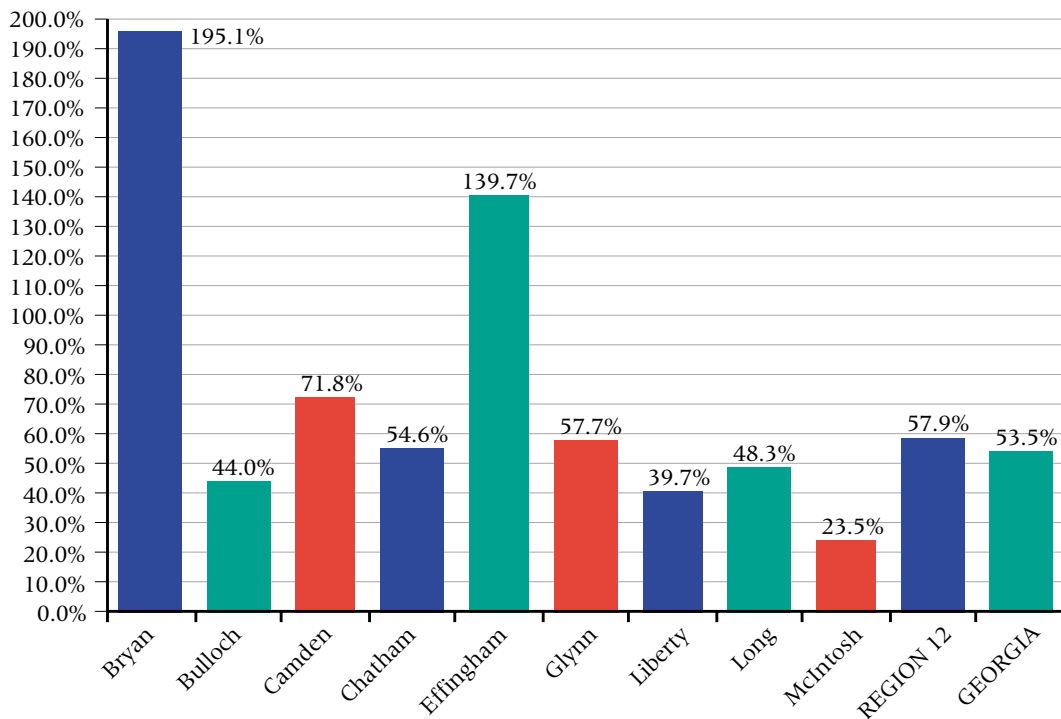
### Analysis:

- ◆ Region 12 had a greater proportion of residents that were 24 years old or younger than the state as a whole in 2000 (39.9% and 36.7%, respectively). Roughly 10% of the population in Region 12 and in the state were at least 65 years old and 1% were at least 85 years old in 2000. (Table AII.1, Table II.3, Table II.4)
- ◆ Chatham and Glynn Counties had the largest percentage of elderly residents in Region 12. About 13% of Chatham County's population and 14.4% of Glynn County residents were 65 years old or older. (Table II.4)
- ◆ The dependency ratio (younger than 18 and 65 and older) in Region 12 was higher than statewide in 2000 (59.3% and 56.5%, respectively). The highest dependency ratios in the region were in Glynn and McIntosh Counties, 66%, while Bulloch County had the lowest ratio, 46.2%. (Table II.4)
- ◆ When adults 85 and older were added to children younger than 18 to calculate the dependency ratio, Region 12's ratio was about the same as the state's (28.4% and 27.9%, respectively). With about one-third of its population younger than 18, Long County had the highest dependency ratio in the state, 33.7%. (Table II.4)
- ◆ The number of residents at least 65 years old in Region 12 increased by 14.2% from 1990 to 2000, compared with the 17.7% increase in total population; the increase in elderly residents at least 85 years of age was far greater at 57.9%. (Table II.3, Figure II.2)



- ♦ Region 12 had a larger increase in residents aged 85 years old and older than the state as a whole from 1990 to 2000 (57.9% and 53.5%, respectively). Bryan and Effingham Counties saw the region's greatest increases in this age group, between 100 and 200%. The increase in Camden County (71.8%) was also more than the region's average. (Figure II.2)

**FIGURE II.2 - PERCENT CHANGE IN POPULATION 85 YEARS OLD AND OLDER BY COUNTY, 1990-2000.**

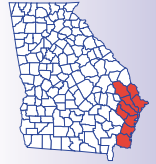


Source: Census 2000 SF1, DP1; Census 1990 STF1, DP1.

**TABLE II.3 - AGE, 1990-2000.**

	Region 12			Georgia		
	2000 No.	%	1990-2000 % change	2000 No.	%	1990-2000 % change
Total population	542,976	100.0	17.7	8,186,453	100.0	26.4
Under 18 years	146,173	26.9	16.2	2,169,234	26.5	25.6
18-64 years	340,763	62.8	18.9	5,231,944	63.9	27.7
65 years and over	56,040	10.3	14.2	785,275	9.6	20.0
85 years and over	6,147	1.1	57.9	87,857	1.1	53.5

Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP1.



**TABLE II.4 - DEPENDENCY RATIO BY COUNTY, 2000.**

	Younger than 18		65 years and over		85 years and over		Depen- dency ratio <sup>1</sup>	Depen- dency ratio <sup>2</sup>
	No.	%	No.	%	No.	%		
Bryan*	7,289	31.1	1,703	7.3	180	0.8	62.3	32.1
Bulloch	12,480	22.3	5,207	9.3	592	1.1	46.2	23.6
Camden	13,832	31.7	2,277	5.2	189	0.4	58.5	32.3
Chatham*	58,083	25.0	29,770	12.8	3,432	1.5	60.9	26.9
Effingham*	11,234	29.9	3,016	8.0	290	0.8	61.2	30.9
Glynn*	17,108	25.3	9,761	14.4	1,082	1.6	66.0	27.4
Liberty*	19,694	32.0	2,432	3.9	218	0.4	56.0	32.4
Long*	3,411	33.1	594	5.8	43	0.4	63.6	33.7
McIntosh*	3,042	28.0	1,280	11.8	121	1.1	66.2	29.5
<b>REGION 12</b>	146,173	26.9	56,040	10.3	6,147	1.1	59.3	28.4
<b>GEORGIA</b>	2,169,234	26.5	785,275	9.6	87,857	1.1	56.5	27.9

Source: Census 2000 SF 1, DP1.

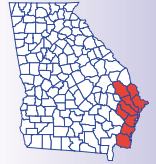
\* County is part of a MSA.

<sup>1</sup> Less than 18 and greater than 65 years old.

<sup>2</sup> Less than 18 and greater than 85 years old.







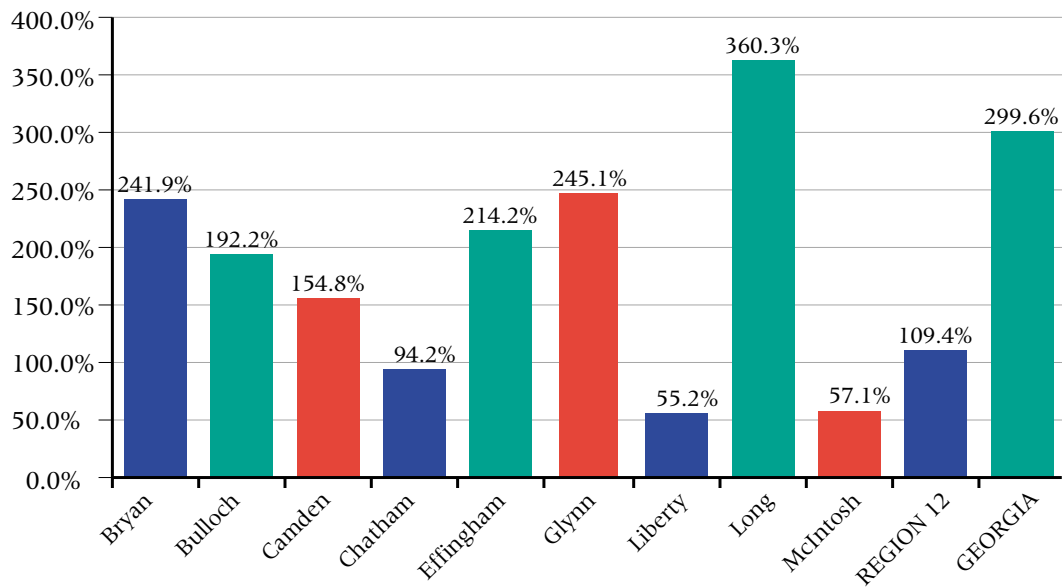
**TABLE II.5 - PERCENT OF POPULATION BY RACE AND  
HISPANIC ETHNICITY BY COUNTY, 2000.**

	White	Black	Other	Hispanic
Bryan*	82.8	14.1	3.1	2.0
Bulloch	68.7	28.8	2.5	1.9
Camden	75.0	20.1	4.8	3.6
Chatham*	55.3	40.5	4.2	2.3
Effingham*	84.7	13.0	2.4	1.4
Glynn*	70.7	26.5	2.9	3.0
Liberty*	46.6	42.8	10.5	8.2
Long*	68.4	24.3	7.3	8.4
McIntosh*	61.3	36.8	1.8	0.9
<b>REGION 12</b>	62.8	32.7	4.5	3.1
<b>GEORGIA</b>	65.1	28.7	6.2	5.3

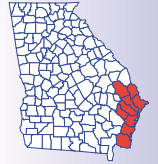
Source: Census 2000 SF 1, DP1.

\* County is part of a MSA.

**FIGURE II.4 - PERCENT CHANGE IN HISPANIC POPULATION BY COUNTY, 1990-2000.**



Source: Census 2000 SF1, DP1; Census 1990 STF1, DP1.



## HOUSEHOLD COMPOSITION

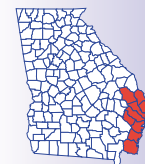
**Issue:** Household size and formation patterns directly affect the demand for different types and sizes of housing units. Although family households consisting of a married couple with or without children are still the norm, non-traditional households, such as single persons or single parents with children and other non-family groupings, are more common in Georgia now than in 1990. Several factors usually contribute to the formation of non-traditional households, including increasing age at first marriage, divorce, births to unwed mothers, and cohabitation. Family and non-family households may have different housing needs and preferences.

### Data:

- ◆ The term household is used to describe all persons who occupy the same housing unit. The two types of households are family and non-family.
- ◆ The person by whom the housing unit is owned or rented is called the householder.
- ◆ A family consists of a householder and at least one other family member related to the householder, whereas a non-family household includes no relatives of the householder.
- ◆ The definition of own children is a child under 18 years old who is a son or daughter by birth, marriage (a stepchild), or adoption. Related children includes all people in a household under the age of 18, regardless of marital status, who are related to the householder. This does not include the householder's spouse or foster children, regardless of age. Own children is not a term used in the 1990 Census.
- ◆ In this report, the term single female is synonymous to the Census term female householder, no husband present.

### Analysis:

- ◆ The average household size in Region 12 was greater than in Georgia (2.71 and 2.65, respectively) and the second highest in the state. The distribution of households by size in the region was essentially the same as statewide. Two-person households made up almost one-third of all households and single-person households represented about 24%. (Table II.6)
- ◆ The percentage increase in households living in Region 12 was smaller than the growth in Georgia's households (22.6% and 27.0%, respectively). One- and two-person households increased the most in Region 12 from 1990 to 2000 (28.5% and 28.9%, respectively). Every other household size grew at a lower than average rate in Region 12 and the number of households with seven or more persons declined. In contrast, households with seven or more persons were among the fastest growing statewide. (Table II.6)
- ◆ The distribution of households by composition type in Region 12 was also similar to the state's. About 70% of households were family households and roughly 51% were



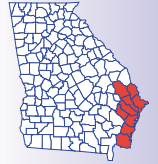
married-couple families. Single-female households with children younger than 18 made up 10% of all households. (Table II.7)

- ◆ Almost 8% of Region 12's households and 7% of the state's households were headed by a resident at least 65 years old or older and living alone. (Table II.7)
- ◆ Over the past decade non-family households increased at a faster than average rate in Region 12 and in the state. "Other" family and "other" non-family households experienced the largest rate of growth in Region 12 and in the state. (Table II.7)
- ◆ Region 12 had a larger percentage of households headed by persons 65 years old or older than the state (18.2% and 16.5%, respectively). The region also had a greater proportion of younger heads of households than statewide; almost 9% of households were headed by a person between the ages of 15 and 24 years old, compared to about 6% of those in the state. (Table AII.4)

**TABLE II.6 - HOUSEHOLD SIZE, 1990-2000.**

	<b>Region 12</b>			<b>Georgia</b>		
	2000	1990-2000		2000	1990-2000	
	No.	%	% change	No.	%	% change
Total households	200,920	100.0	22.6	3,006,369	100.0	27.0
1-person	47,989	23.9	28.5	710,523	23.6	32.1
2-person	65,602	32.7	28.9	963,782	32.1	29.8
3-person	37,183	18.5	18.0	550,858	18.3	20.3
4-person	30,135	15.0	14.2	460,639	15.3	20.2
5-person	12,992	6.5	17.7	199,642	6.6	27.5
6-person	4,510	2.2	12.3	72,511	2.4	34.6
7-or-more-person	2,509	1.2	-4.8	48,414	1.6	38.8
Average household size	2.71			2.65		

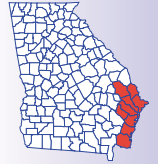
Source: Census 2000 SF 1, QT-P10; Census 1990 STF 1, P027.



**TABLE II.7 - HOUSEHOLD COMPOSITION, 1990-2000.**

	Region 12			Georgia		
	2000	1990-2000		2000	1990-2000	
	No.	%	% change	No.	%	% change
Total households	200,920	100.0	22.6	3,006,369	100.0	27.0
<u>Family households</u>	139,385	69.4	17.3	2,111,647	70.2	23.3
Married-couple family	101,730	50.6	12.5	1,548,800	51.5	18.5
With related children						
under 18	50,961	25.4	8.7	776,890	25.8	16.4
Single female	29,845	14.9	28.6	435,410	14.5	32.1
With related children						
under 18	21,896	10.9	32.1	307,277	10.2	36.0
Other family households	7,810	3.9	49.5	127,437	4.2	66.2
<u>Non-family households</u>	61,535	30.6	36.8	894,722	29.8	36.9
Householder living alone	47,989	23.9	28.5	710,523	23.6	32.1
Householder 65 years						
and over	15,601	7.8	10.8	210,409	7.0	13.7
Other non-family						
households	13,546	6.7	77.2	184,199	6.1	59.0

Source: Census 2000 SF 1, DP1 (non-family households), QT-P10 (family households); Census 1990 STF 1, DP1, P016 (related children).



## EMPLOYMENT AND INCOME

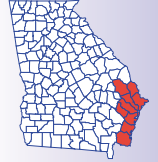
### EMPLOYMENT, EARNINGS AND THE COMMUTE TO WORK

**Issue:** The employment opportunities, household earnings, quality and availability of appropriate workforce housing, and economic vitality of a community are intimately related components within every county and region. The unemployment rate is an excellent indication of the overall economic condition of a region. Economic diversity, one of the best defenses against a high unemployment rate, is essential in building and sustaining a vibrant community made up of households with stable earnings. The causality of decent housing and economic development is not one-directional; each plays an important role in fostering the other. Investment in housing through construction and rehabilitation, in addition to the demand for household appliances and other household goods and services, creates jobs. At the same time, new or expanding industries attract new residents, and increase the number of housing units demanded.

The availability of affordable housing in relation to job location is a major contributing factor to commuting patterns. Long commutes may be due to the poor quality of housing or the lack of housing options (UGA - HDRC, 2001). High housing prices near the industry or the business center in a metropolitan area also contribute to increased travel time to work. A journey to work that crosses county, regional, or state boundaries has important consequences to the health of the local economy.

#### **Data:**

- ♦ The economic vitality index, published by Georgia Rural Development Council, is based on total average wage growth (1998-2000), total employment growth (1998-2000), total population growth (1998-2000), total unemployment (1998-2000), per capita income (1998-2000), and poverty rate (1999).
- ♦ The index classifies counties as rapidly developing (perform above state and national averages on economic and social indicators), developing (perform at or above the state average on economic and social indicators), existing-emerging growth centers (perform near average on economic indicators and at or above average on social indicators), lagging rural (perform at or below average on economic and social indicators), or declining rural (perform below average on economic and social indicators).
- ♦ Counties that are considered in persistent poverty are those that have had poverty rates in the top quartile over the last three decades.
- ♦ The civilian population consists of all persons 16 years and over who are not inmates of institutions or are not on active duty in the armed forces.
- ♦ The civilian labor force is the total of all employed and unemployed persons 16 years of age or over, excluding military personnel and the institutionalized. Employed persons are those who were “at work”—those who worked as paid employees, including work in their own business and on their farm or “with a job but not at work”—those who did not work during the reference week because of illness or other personal rea-

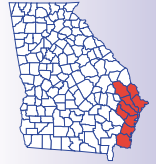


sons. People who worked around the house or did volunteer work are not employed. Unemployed persons are those who did not work during the survey week, but were available for work and had looked for jobs within the preceding four weeks. This includes persons who did not look for work because they were on layoff.

- ◆ The unemployment rate is the number unemployed as a percent of the civilian labor force. Those not in the labor force are not counted in the calculation of the unemployment rate. Students, persons taking care of the home or family, and retired workers are not in the labor force.
- ◆ In general, the median value in an ordered list of data represents the middle value (or the average of the two middle values if the number in a series is even). The median divides the total frequency distribution into two equal parts; one-half of the cases fall below the median and one-half of the cases exceed the median.
- ◆ Earnings is the sum of wage or salary income and net income from self-employment. It is the amount of income received regularly before deductions for personal income taxes, Social Security, bond purchases, union dues, Medicare deductions, etc. Earnings represent the amount of money received from employment and are included in total income. See the next section for the definition of income.
- ◆ Commuting is synonymous with the journey to and from work.

### *Analysis:*

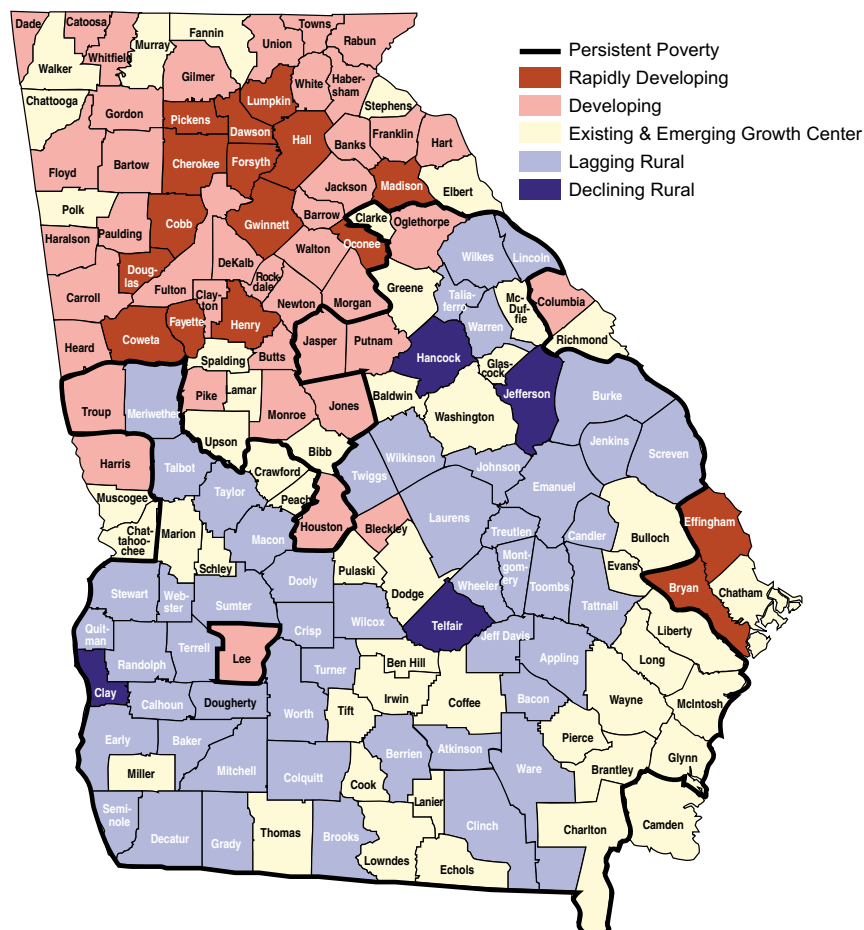
- ◆ According to the Georgia Rural Development Council, Bryan and Effingham Counties are rapidly developing. The remaining seven counties in Region 12 are classified as existing and emerging growth centers: Bulloch, Camden, Chatham, Glynn, Liberty, Long, and McIntosh. (Economic Vitality Map)
- Five of the nine counties in Region 12 are classified as persistent poverty counties: Glynn, Liberty, Long, and McIntosh Counties. (Economic Vitality Map)
- ◆ The educational, health, and social services and manufacturing industries employed the greatest percentage of workers in Region 12 and the state. More than one-fifth of Region 12's workforce was employed in the educational, health, and social services industry, compared with 17.6% of workers statewide. (Table AIII.2, Table AIII.1)
  - ◆ Bryan (\$26,774) and Effingham (\$25,986) Counties had higher median earnings than Georgia (\$24,111) in 1999. Four of the nine Region 12 counties had annual median earnings lower than \$20,000; Bulloch County had the lowest, \$15,104. Of workers not employed full-time, year-round, Bryan and Camden Counties had higher median earnings than the corresponding median for the state (\$10,423). (Table III.1)
  - ◆ About 15% of single females working full-time, year-round in Region 12, compared to 9.8% of those in the state, were living in poverty in 1999. (Table AIII.8)
  - ◆ Twenty percent of the workers residing in Region 12 worked in another state or in another county within Georgia, the lowest percentage in the state, compared to 41.5% of workers statewide. More than 65% of Bryan, Effingham, and Long County resi-



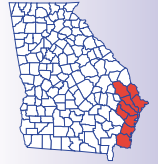
dents worked outside the county, compared with less than 10% of those residing in Chatham and Glynn Counties. (Figure III.1, Table AIII.4)

- ◆ As expected, the vast majority of workers in Region 12 and the state drove to work alone. About 14% of workers in Region 12 and statewide carpooled to work. The average commute time in Region 12 ranged from 31.3 minutes for those living in Bryan and Effingham Counties to 19.6 minutes for workers living in Glynn County. (Table AIII.4, Table AIII.5)
- ◆ In 2001 the unemployment rate in Region 12 was 3.4%, compared with 4% in Georgia. In the same year, the highest unemployment rates in Region 12 were in Liberty and McIntosh Counties, 4.9% and 4.4%, respectively, the only counties in Region 12 with unemployment rates higher than the state's. (Table AIII.3)
- ◆ From 1992 to 2001 the unemployment rate in Region 12 declined from 6.2% to 3.4%. The unemployment rate in Region 12 was either the same or lower than the state's rate every year from 1992 to 2001. (Table AIII.3)

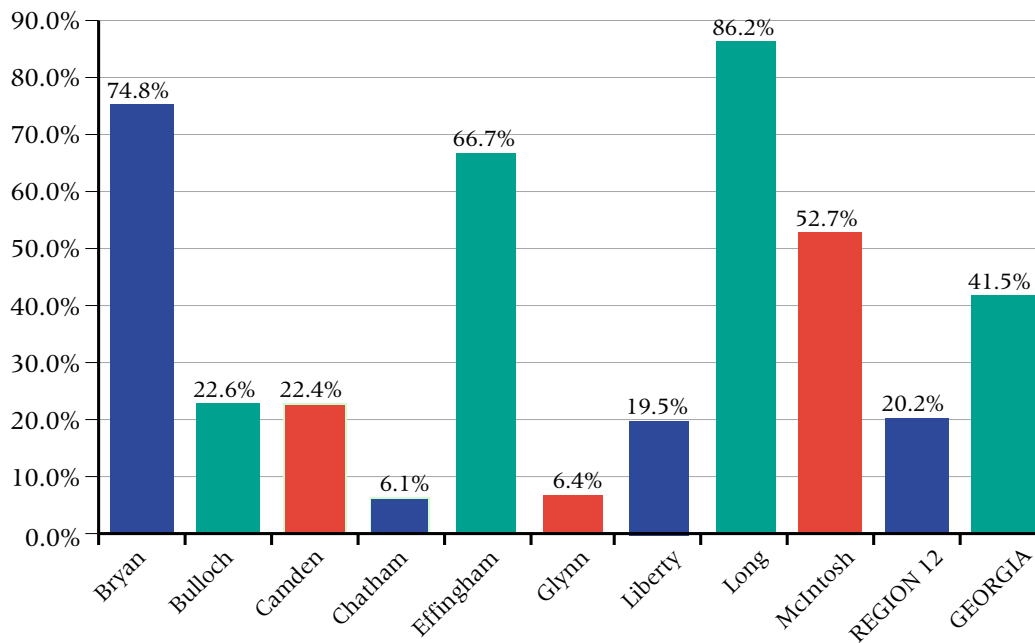
### ECONOMIC VITALITY MAP



Source: Georgia Rural Development Council.



**FIGURE III.1 - PERCENT OF WORKFORCE WORKING OUTSIDE STATE  
OR COUNTY OF RESIDENCE BY COUNTY, 2000.**



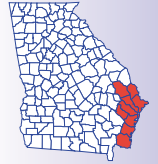
Source: Census 2000 SF3, P26.

**TABLE III.1 - MEDIAN EARNINGS BY COUNTY, 1999.**

	All workers 16 years and over	Workers by type	
		Full-time, year-round	Other
Bryan*	\$26,774	\$32,899	\$10,706
Bulloch	15,104	26,932	6,085
Camden	22,336	28,718	10,465
Chatham*	21,578	29,855	9,568
Effingham*	25,986	33,378	9,245
Glynn*	21,856	29,112	10,347
Liberty*	19,345	23,700	9,922
Long*	18,863	24,216	8,471
McIntosh*	17,199	25,061	8,289
<b>REGION 12</b>	NA	NA	NA
<b>GEORGIA</b>	\$24,111	\$31,253	\$10,423

Source: Census 2000 SF 3, P85, PCT47.

\* County is part of a MSA.



## INCOME AND POVERTY STATUS

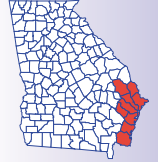
**Issue:** Household income includes labor earnings, retirement and investment income as well as public assistance payments. The magnitude of a household's income is influenced not only by personal characteristics such as ability, age, and health, but also by the quality of employment and investment opportunities. Income is the most general measure of a household's capacity to purchase or rent housing. Accordingly, household income is used to calculate housing affordability, one of the most important indicators of housing needs. A high poverty rate translates into an increased need for housing assistance and other state and federal aid programs such as food stamps and cash welfare programs.

### Data:

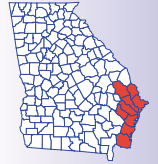
- ◆ The Census Bureau uses a set of money income thresholds that vary by family size and composition to define who is poor. If the total income for a family or unrelated individual falls below the relevant poverty threshold they are classified as being below the poverty level. Poverty thresholds do not vary geographically, but they are updated annually for inflation.
- ◆ Poverty is not defined for people living in military barracks, institutional group quarters, or for unrelated individuals under age 15 (such as foster children).
- ◆ The most recent county-level poverty data are for 1999. In that year, the poverty threshold for a family of four was \$17,029. The poverty threshold for a person age 65 or older living alone was \$7,990.
- ◆ In 2002 the poverty threshold for a family of four was \$18,390; for a person 65 years or older living alone it was \$8,547. Poverty statistics can be found at <http://www.census.gov/hhes/www/poverty.html>.
- ◆ Income includes the amount received from employment and self-employment (earnings), interest and dividends, Social Security income, Supplemental Security Income (SSI), public assistance or welfare payments, retirement or disability pensions, and any other sources of income received regularly such as Veterans Administration (VA) payments, unemployment compensation, child support, or alimony.

### Analysis:

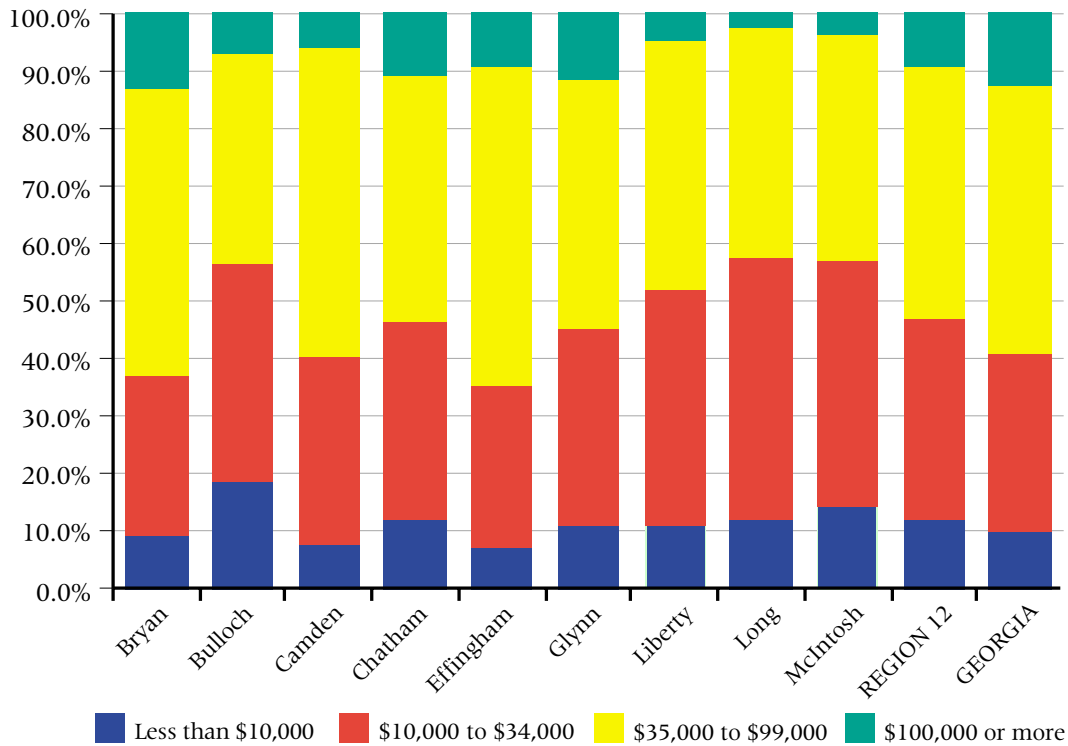
- ◆ About 47% of Region 12's households had an annual income in 1999 of less than \$35,000, compared with about 41% of those in the state. Twelve percent of households in the region had incomes less than \$10,000, compared with 10.1% of households in Georgia. (Table AIII.6, Table III.2)
- ◆ Bulloch County had the largest percentage of households in the region, with incomes lower than \$10,000, 19.1%. Only 7.3% of households residing in Effingham County had incomes less than \$10,000. Bryan County (12.6%) was the only county that had a larger percentage of households with incomes of \$100,000 or more than the region (8.9%) and the state (12.3%). (Table III.2, Figure III.2)



- ◆ Chatham County had both a larger percentage of households with incomes lower than \$10,000 and households with incomes of \$100,000 or more (12.3% and 10.4%, respectively) than the region. (Table III.2, Figure III.2)
- ◆ The 1999 median household incomes in Bryan (\$48,101) and Effingham (\$45,947) Counties were the only ones in Region 12 that were higher than Georgia's median (\$42,288). Only two counties had median incomes lower than \$30,000: Bulloch (\$28,812) and McIntosh (\$29,817). (Table AIII.7)
- ◆ In five of the nine counties in Region 12 male householders at least 65 years old and living alone had higher median incomes than the corresponding Georgia median income; in Bryan County the median household income was about \$7,400 more than the statewide median. In three of the region's counties elderly female householders living alone also had higher median incomes than statewide. Married-couple families with children had incomes above the median in Bryan County as did single females with children in Effingham County. (Table AIII.7)
- ◆ Region 12 families were somewhat more likely to live in poverty in 1999 as compared to families statewide, 11.5% and 9.9%, respectively. (Table AIII.8)
- ◆ Single females with children were the households most likely to be in poverty in Region 12 and in the state; 51.0% of those with children younger than five years old were in poverty in the region, compared with 45.9% of those in the state. (Table AIII.8)



**FIGURE III.2 - HOUSEHOLDS BY INCOME BY COUNTY, 1999.**



Source: Census 2000 SF3, DP3.

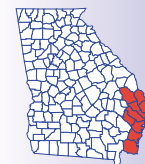
**TABLE III.2 - PERCENT OF HOUSEHOLDS BY INCOME BY COUNTY, 1999.**

	No. of Households	Income range			
		Less than \$10,000	\$10,000 to \$34,999	\$35,000 to \$99,999	\$100,000 or more
Bryan*	8,089	9.2	28.1	50.2	12.6
Bulloch	20,757	19.1	37.4	36.6	6.9
Camden	14,722	8.0	32.5	54.0	5.5
Chatham*	89,863	12.3	34.3	42.9	10.4
Effingham*	13,128	7.3	28.4	55.5	8.8
Glynn*	27,248	10.9	34.8	43.2	11.1
Liberty*	19,434	10.9	41.6	43.3	4.3
Long*	3,576	12.0	45.7	40.0	2.3
McIntosh*	4,198	14.4	43.0	39.1	3.5
<b>REGION 12</b>	<b>201,015</b>	<b>12.0</b>	<b>35.0</b>	<b>44.1</b>	<b>8.9</b>
<b>GEORGIA</b>	<b>3,007,678</b>	<b>10.1</b>	<b>30.7</b>	<b>46.8</b>	<b>12.3</b>

Source: Census 2000 SF 3, DP 3.

\* County is part of a MSA.





### Analysis:

- ◆ Region 12 had the lowest homeownership rate in the state in 2000, 62.9%; the statewide rate was 67.5%. About one-half of housing units in Liberty County were occupied by homeowners compared to more than 80% in McIntosh and Effingham Counties. (Table IV.1, Table AIV.1)
- ◆ Whites were the most likely to own their homes in Region 12 and statewide (69.9% and 75.3%, respectively), while Hispanic householders were the least likely (30.5% and 37.3%, respectively). About 50% of Black householders in the region and in Georgia were homeowners. (Table IV.2)
- ◆ Region 12 had a larger percentage of both homeowners and renters between the ages of 15 and 24 years old than the state as a whole. Notably, one-fifth of the renter households in the region were headed by a person in this age range compared to 14.3% of those in the state. (Table AIV.2)
- ◆ Compared to the state, Region 12 had a larger percentage of homeowners 55 years old or older than in the state (39.4% and 35.6%, respectively). (Table AIV.2)

**TABLE IV.1 - HOUSING TENURE, 1990-2000.**

	Region 12			Georgia		
	2000		1990-2000	2000		1990-2000
	No.	%	% change	No.	%	% change
Occupied housing units	200,920	100.0	22.6	3,006,369	100.0	27.0
Owner-occupied	126,346	62.9	26.4	2,029,154	67.5	32.0
Renter-occupied	74,574	37.1	16.7	977,215	32.5	17.8

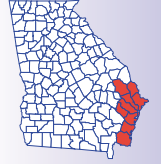
Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP 1.

**TABLE IV.2 - HOMEOWNERSHIP RATES BY RACE, 2000.**

	Region 12		Georgia	
	Total households	% Owner-occupied	Total households	% Owner-occupied
All races	200,920	62.9	3,006,369	67.5
White householder	134,454	69.9	2,070,172	75.3
Black or African American householder	59,855	49.1	803,324	50.8
Asian householder	2,034	54.8	50,276	55.4
"Other race" householder <sup>1</sup>	4,577	41.3	82,597	41.3
Householder who is Hispanic	4,334	30.5	99,026	37.3

Source: Census 2000 SF 1, H14.

<sup>1</sup> This includes householders who are American Indian and Alaska Native alone, Native Hawaiian and other Pacific Islander alone, some other race alone, and those who are of two or more races.



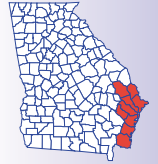
## COST, VALUE AND SALES PRICE OF HOUSING

**Issue:** An estimate of housing costs for both renter-occupied and owner-occupied housing units is needed to compare the cost of living between counties and regions within Georgia at a given time. A measure of housing costs also is needed to assess housing affordability (the ratio of housing costs to income) and access to homeownership.

For renter-occupied units, the most inclusive price of housing is the gross rent, which incorporates an adjustment for the price of services such as utilities and fuels which are typically included in cost of apartment living but not always included as part of the rental payment. For owner-occupied units, the home sales price, selected monthly costs, and median value of the home are measures of the price of housing. Compared to the home sale price, which consists of only the purchase price itself (and sometimes may include property transfer taxes as well as related legal, insurance, and brokerage fees), another measure, selected monthly costs, is a cash flow price or operating cost of a dwelling, and includes mortgage interest payments, mortgage principal repayments, utilities, property taxes, homeowners insurance, and other costs.

### **Data:**

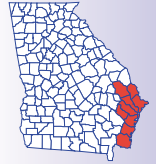
- ◆ Selected monthly owner costs are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgage, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.).
- ◆ Specified owner-occupied units include only one-family houses on less than 10 acres without a business or medical office on the property since excessive land or commercial or medical activities may distort the value of the property. The data for “specified units” does not include mobile homes.
- ◆ Housing is classified as with a mortgage or loan if the unit is being purchased with a mortgage or some other debt arrangement, such as a deed of trust, trust deed, contract to purchase, land contract, or purchase agreement. This includes units with a mortgage built on leased land. The category not mortgaged is comprised of housing units owned free and clear of debt.
- ◆ The U.S. Census Bureau defines gross rent as the contract rent plus the estimated average monthly cost of utilities (not including telephone service) if these are paid by the renter (or paid for the renter by someone else). The contract rent is the monthly rent agreed to or contracted for, regardless of any furnishings, utilities, fees, meals, or services that may be included.
- ◆ Specified renter-occupied units exclude one-family houses on 10 acres or more.
- ◆ Housing units shown as no cash rent may be owned by friends or relatives who live elsewhere and who allow occupancy without charge. Rent-free houses or apartments may be provided to compensate caretakers, ministers, tenant farmers, sharecroppers, or others. This category also includes military housing.



- ◆ Median home value is the respondent's estimate of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale.
- ◆ Home sales prices were obtained from DCA and reflect the prices of homes that were actually sold in 2000. These data include new and existing homes sold in the calendar year. In general, those categorized as new are those sold by a builder or developer, whereas existing homes are those sold by an individual or a bank.

### *Analysis:*

- ◆ Homeowners in Region 12 had lower monthly housing costs than those statewide. About 35% of homeowners in the region and 30.8% of those in Georgia paid between \$500 and \$999 a month in housing costs, while 30.8% of Region 12's households and 39.9% statewide had monthly housing costs of at least \$1,000. About 70% of the owner-occupied units in Region 12 were mortgaged, compared with 75.3% in the state. (Table AIV.3)
- ◆ Renters in Region 12 had lower monthly housing costs than in the state. Less than 20% of the renters in Region 12 compared to 30% of those in Georgia had monthly housing costs of at least \$750, while 61.3% of the region's renters and 52.1% statewide paid between \$300 and \$749 a month for housing costs. Nine percent of "rented" units in the region and 6.1% in the state were occupied rent free. (Table AIV.4)
- ◆ The median values of specified owner-occupied housing in Bryan (\$115,600) and Glynn (\$114,500) Counties were higher than the state's median (\$111,200) in 2000. The remaining seven counties had lower median values than in Georgia; the lowest median values in the region (less than \$80,000) were in Liberty and Long Counties. (Table IV.3)
- ◆ The median value of mobile homes in Bryan, Effingham, Glynn, and Liberty Counties were higher than the state median (\$33,600). The highest median value of mobile homes in Region 12 was in Effingham County (\$48,400), while the lowest was in Chatham County (\$21,000). (Table IV.3)
- ◆ About 44% of the 1,827 new homes sold in Region 12 in 2000 were in Chatham County. The average sales price for such homes (\$166,050) was higher than the regional average (\$149,411), but lower than for new homes sold statewide (\$177,594). (Table IV.4)
- ◆ The only county in Region 12 with a higher average sales price of new homes than the state was Glynn County (\$192,989), which sold about 12% of the region's new homes. Every county in the region except Liberty and Long Counties had an average sales price of at least \$100,000. (Table IV.4)
- ◆ The average sales price for existing homes in Region 12 and statewide in 2000 was about \$150,000. Chatham County sold about 50% of the existing homes in the region with a higher than average sales price (\$154,744). The highest average sales price in



Region 12 was in Glynn County, \$234,807, which sold about 15% of the existing homes. (Table IV.4)

**TABLE IV. 3 - MEDIAN HOME VALUE BY COUNTY, 2000.**

	Mobile homes	Specified owner-occupied units
Bryan*	\$39,500	\$115,600
Bulloch	33,200	94,300
Camden	33,400	85,300
Chatham*	21,000	95,000
Effingham*	48,400	106,600
Glynn*	40,200	114,500
Liberty*	33,700	79,800
Long*	32,300	71,100
McIntosh*	27,700	81,700
<b>REGION 12</b>	NA	NA
<b>GEORGIA</b>	\$33,600	\$111,200

Source: Census 2000 SF 3, DP4 (specified owner-occupied units); H82 (Owner-occupied mobile homes).

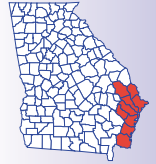
\* County is part of a MSA.

**TABLE IV.4 - NEW AND EXISTING HOME SALES BY COUNTY, 2000.**

	New homes sales			Existing homes		
	No.	% of total	Avg. price	No.	% of total	Avg. price
Bryan*	140	7.7	\$168,275	285	5.4	\$144,830
Bulloch	91	5.0	125,873	388	7.3	99,854
Camden	177	9.7	109,111	455	8.6	97,864
Chatham*	794	43.5	166,050	2,625	49.6	154,744
Effingham*	252	13.8	119,116	373	7.0	106,689
Glynn*	217	11.9	192,989	801	15.1	234,807
Liberty*	145	7.9	95,151	296	5.6	93,989
Long*	5	0.3	91,715	22	0.4	73,326
McIntosh*	6	0.3	108,750	51	1.0	116,004
<b>REGION 12</b>	1,827	100.0	\$149,411	5,296	100.0	\$149,920
<b>GEORGIA</b>	56,391		\$177,594	86,409		\$150,625
% of STATE		3.2			8.7	

Source: Georgia Department of Community Affairs, Housing Finance Division.

\* County is part of a MSA.



## AFFORDABILITY

**Issue:** The monthly housing cost to income ratio, or the housing cost burden, is the most widely accepted measure of housing affordability. Unlike the separate measures of housing costs and income, the ratio of the two can easily be compared over time. The federal government considers a home affordable if the housing cost burden is 30% or less. Specifically, if a household pays more than 30% of their gross income for housing, including utilities, they are said to be cost burdened and to have excessive shelter costs. A larger cost burden can be attributed to a higher monthly housing expenditure and/or a lower income; therefore, households in all income brackets can be cost burdened. A low-income household experiencing a cost burden may not have sufficient money for other necessities such as food, clothing, and child care. Historically, renter households are more likely than owner households to be cost burdened. Affordability for homeowners depends mostly on the terms of the mortgage.

## OWNER-OCCUPIED UNITS

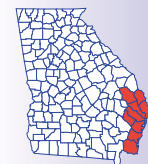
### Data:

- ◆ One measure of affordability is the percent of gross income paid for housing costs. This is known as the housing cost burden. If the amount a household pays for housing costs is greater than 30% of their gross income they are said to be cost burdened.
- ◆ Units occupied by households reporting no income or a net loss in 1999 are included in the not computed category.
- ◆ The definitions of specified owner-occupied units and selected monthly owner costs were included in the "Cost, value and sales price of housing" section.

The Georgia Tech City and Regional Planning program is preparing estimates of housing needs and their overlap with various socioeconomic and housing characteristics for the Georgia Department of Community Affairs. This data set will inventory three types of housing problems for each Georgia county: (1) cost burden, (2) overcrowding, and (3) units without complete kitchen facilities or complete plumbing. Data will be provided for both owner and renter households. Owner and renter households with one or more of these housing problems will be profiled by household size, household type, employment status, occupation, social security and public assistance income, housing unit type, and age of the householder. The data set also will show the number of rental and owner-occupied housing units with each of the three housing problems. County-level data will be available at <http://www.georgiaplanning.com> in Summer 2003. Data for selected cities and for state regions will be available at the same web site during Fall 2003.

### Analysis:

- ◆ About 21% of specified homeowners in Region 12 and in the state were cost burdened in 1999 and more than one-third spent less than 15% of total income on housing. (Table IV.5)



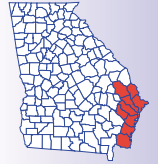
- ◆ More than 26% of specified owner-occupied households were cost burdened in Liberty, Long, and McIntosh Counties; those in Chatham County (23%) were also more apt to be cost burdened than elsewhere in the region. Less than 20% of the specified homeowners in Bulloch and Effingham Counties were cost burdened, the lowest rates in the region. (Table IV.6, Figure IV.1)
- ◆ Between 1989 and 1999, the growth rate of cost burdened specified owner-occupied households in Region 12 was greater than the increase in all specified owner-occupied units (41.9% and 29.4%, respectively). This was true for Georgia as well. (Table IV.5)
- ◆ Specified owner-occupied households with a mortgage in the region and in the state were more likely to be cost burdened than those without a mortgage. (Table AIV.5, Table AIV.6)
- ◆ Of specified homeowners with a mortgage in Region 12 and in the state, Blacks, those of “other” races, and Hispanics were more apt to be cost burdened than Whites. Hispanics without a mortgage in Region 12 and in the state were less likely than Whites to be cost burdened. (Table AIV.5, Table AIV.6)
- ◆ Specified homeowners with incomes of less than \$10,000 and those with incomes between \$10,000 and \$34,999 in Region 12 were somewhat more likely than those in the state to be cost burdened. (Table AIV.9)

**TABLE IV.5 - SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME, 1989-1999.**

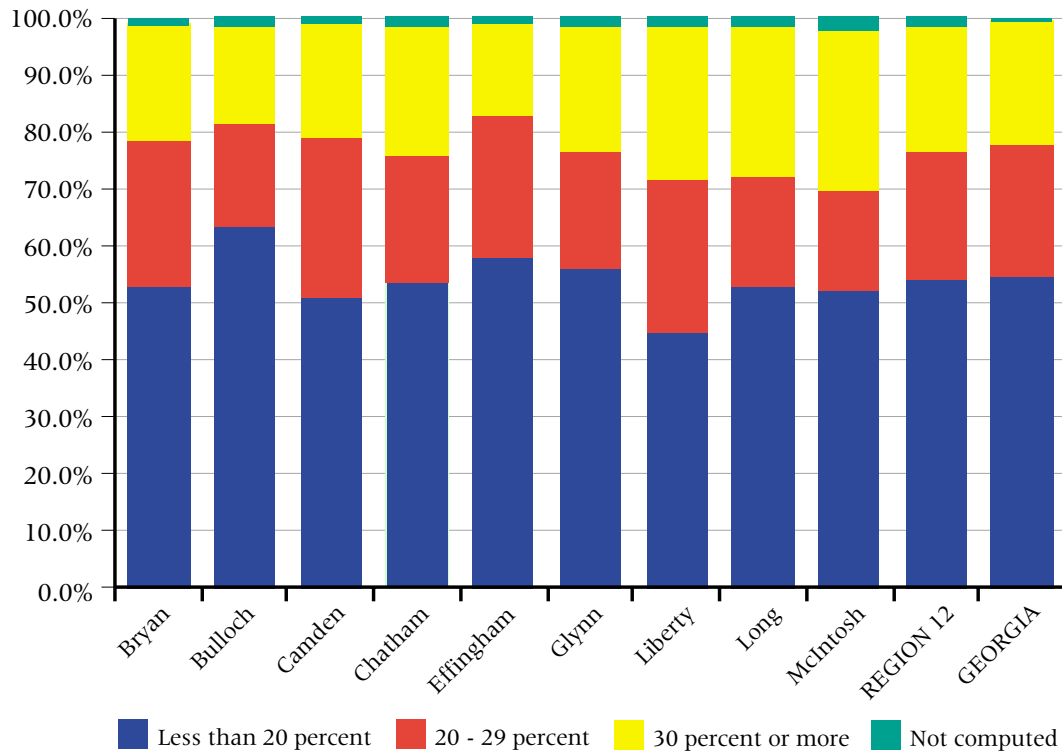
	Region 12			Georgia		
	No.	1999 %	1989-1999 % change	No.	1999 %	1989-1999 % change
Specified owner-occupied units	96,431	100.0	29.4	1,596,408	100.0	38.4
Less than 15 percent	35,239	36.5	NA	581,615	36.4	NA
15 to 19 percent <sup>1</sup>	17,118	17.8	24.2	293,480	18.4	36.7
20 to 24 percent	13,168	13.7	30.1	225,005	14.1	32.3
25 to 29 percent	8,744	9.1	28.9	147,360	9.2	30.3
30 percent or more	21,129	21.9	41.9	334,881	21.0	50.8
Not computed	1,033	1.1	84.8	14,067	0.9	80.0

Source: Census 2000 SF 3, DP4; Census 1990 STF 3, DP5.

<sup>1</sup> The category for the percent change from 1990 to 2000 is “less than 20 percent”.



**FIGURE IV.1 - SPECIFIED OWNER-OCCUPIED UNITS BY PERCENT OF INCOME SPENT ON HOUSING BY COUNTY, 1999.**



Source: Census 2000 SF3, DP4.

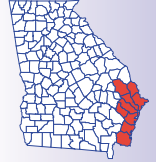
**TABLE IV.6 - SPECIFIED OWNER-OCCUPIED UNITS BY PERCENT OF INCOME SPENT ON HOUSING BY COUNTY, 1999.**

	No. of specified owner-occupied units <sup>1</sup>	Less than 20 percent	20 - 29 percent	30 percent or more
Bryan*	4,173	54.0	25.7	20.3
Bulloch	6,964	64.7	18.2	17.1
Camden	7,050	51.7	27.8	20.5
Chatham*	47,159	54.4	22.6	23.0
Effingham*	6,443	58.6	25.1	16.3
Glynn*	13,750	56.7	21.2	22.1
Liberty*	7,182	45.8	27.3	26.9
Long*	968	53.9	19.2	26.9
McIntosh*	1,709	53.6	17.6	28.8
<b>REGION 12</b>	<b>95,398</b>	<b>54.9</b>	<b>23.0</b>	<b>22.1</b>
<b>GEORGIA</b>	<b>1,582,341</b>	<b>55.3</b>	<b>23.5</b>	<b>21.2</b>

Source: Census 2000 SF 3, DP4.

\* County is part of a MSA.

<sup>1</sup> Total does not include those for which this was not computed.



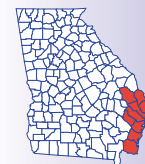
## RENTER-OCCUPIED UNITS

### Data:

- ◆ The housing wage rate is the hourly wage rate a worker must earn to afford the Fair Market Rent (FMR), working 40 hours per week. It is used to measure the wage-rent disparity of households.
- ◆ The FMR is a gross rent estimate, including utilities, set by the U.S. Department of Housing and Urban Development to determine the eligibility of rental housing units for the Section 8 Housing Assistance Payments program. The rent estimate varies by geographic location to account for differences in local housing markets. The FMR is the dollar amount below which 40% of the standard-quality rental housing units are rented.
- ◆ One measure of affordability is the percentage of gross income paid for gross rent. This is known as the housing cost burden. A household can “afford” the FMR if it is less than 30% of their gross income. If the amount a household pays for gross rent is greater than 30% of their gross income they are said to be cost burdened. Households are said to be severely cost burdened if they pay greater than 50% of their gross income for rent. (This is only calculated for renter-occupied units in the Census data.)
- ◆ Units for which no cash rent was paid and units occupied by households that reported no income or a net loss in 1999 comprised the not computed category.
- ◆ The definitions of gross rent, contract rent, and specified renter-occupied units are in the “Cost, value, and sales price of housing” section.

### Analysis:

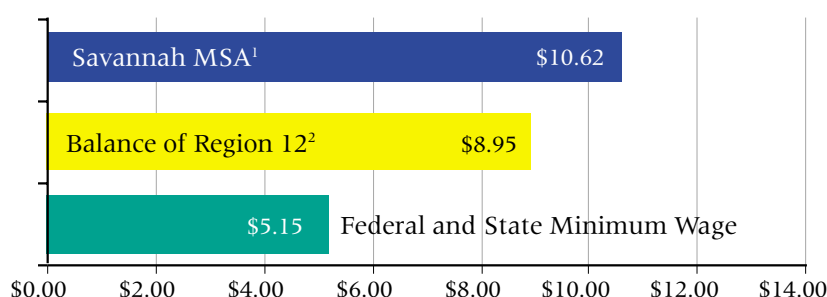
- ◆ About 37% of renters in Region 12 and 35.4% of those statewide were cost burdened in 1999. Region 12's renters were also somewhat more likely to be severely cost burdened than those in Georgia (18.0% and 16.5%, respectively). (Table IV.7)
- ◆ Except households for which cost burden was not computed, households paying less than 20% of their income on housing was the fastest growing renter group in Region 12 and in the state from 1989 to 1999. (Table IV.7)
- ◆ Black renters in Region 12 and in Georgia were more apt to be cost burdened than Whites. Compared to Whites, Hispanics in Region 12 were less likely to be cost burdened (33.3% and 28.9%, respectively). (Table AIV.8)
- ◆ Almost 30% of renters in Bulloch County were severely cost burdened, the highest percentage in the region. In contrast, cost burdened renters made up less than 10% of all renters in Camden and Long Counties. (Table IV.8, Figure IV.3)
- ◆ In 2001, a household needed an income of \$18,620 to afford a two-bedroom apartment at the average FMR for the non-metropolitan counties in Region 12, defined at that time as all Region 12 counties except Bryan, Chatham, and Effingham Counties. This translates into an hourly housing wage of \$8.95, which was 174% of the federal



minimum wage. The housing wage increased by 2.6% between 2000 and 2001. (Table AIV.7, Figure IV.2)

- ◆ The housing wage rate in counties within the Savannah MSA (defined as the 2000 MSA counties), \$10.62, was greater than for the remainder of Region 12. Receiving minimum wage, one needed to work about 82 hours a week to afford the FMR of \$552. (Table AIV.7, Figure IV.2)
- ◆ Renters with incomes less than \$10,000 in Region 12 were more likely to be cost burdened compared to renters statewide (68.9% and 66.1%, respectively). (Table AIV.9)

**FIGURE IV.2 - HOUSING WAGE RATE, 2001.**



Source: National Low Income Housing Coalition, Out of Reach September 2001.

This report uses the 2000 MSA classifications.

<sup>1</sup>The Savannah MSA is defined as Bryan, Chatham, and Effingham Counties.

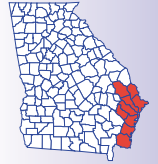
<sup>2</sup>This includes Bulloch, Camden, Glynn, Liberty, Long, and McIntosh Counties.

**TABLE IV.7 - SPECIFIED RENTER-OCCUPIED UNITS BY PERCENT OF INCOME SPENT ON HOUSING, 1989-1999.**

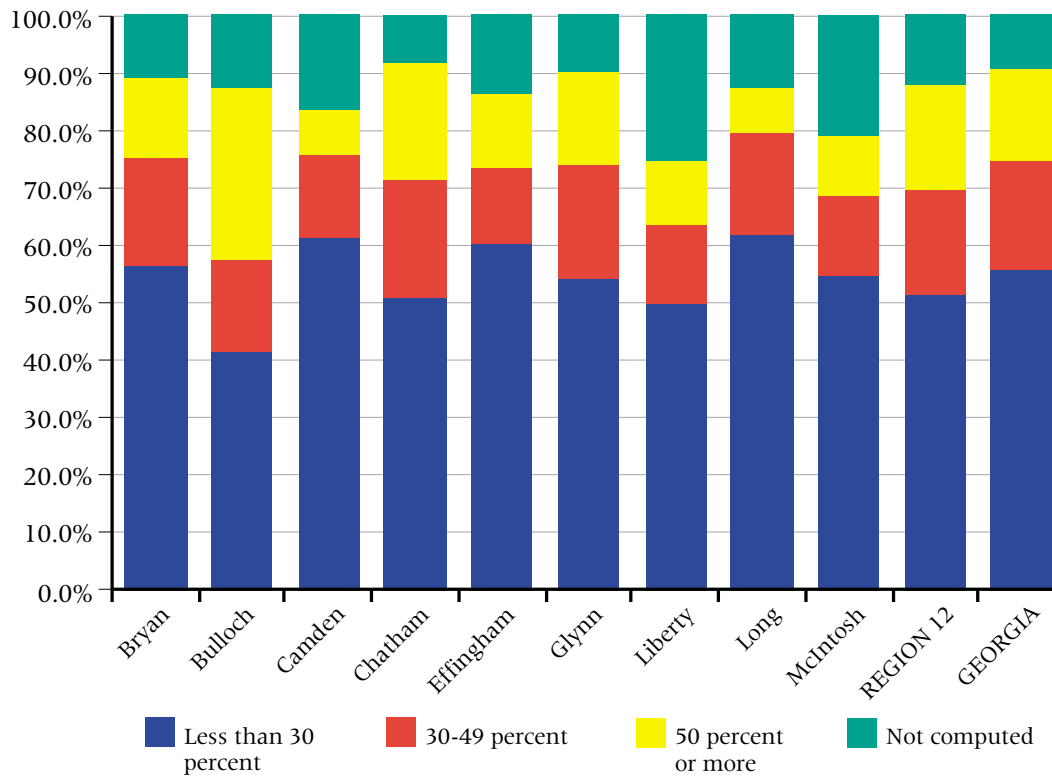
	Region 12			Georgia		
	1999 No.	%	1989-1999 % change	1999 No.	%	1989-1999 % change
Specified renter-occupied units	74,084	100.0	17.3	964,446	100.0	19.3
Less than 15 percent	12,556	16.9	NA	177,210	18.4	NA
15 to 19 percent <sup>1</sup>	9,946	13.4	26.0	140,798	14.6	29.2
20 to 24 percent	8,912	12.0	3.1	123,890	12.8	6.9
25 to 29 percent	6,795	9.2	-1.2	97,915	10.2	5.7
30 percent or more	27,091	36.6	8.4	341,484	35.4	14.2
50 percent or more	13,367	18.0	NA	158,922	16.5	NA
Not computed	8,784	11.9	83.9	83,149	8.6	51.6

Source: Census 2000 SF 3, DP4, QT H13; Census 1990 STF 3, DP-5.

<sup>1</sup> The category for the percent change 1989-1999 is less than 20 percent.



**FIGURE IV.3 - SPECIFIED RENTER-OCCUPIED UNITS BY PERCENT  
OF INCOME SPENT ON HOUSING BY COUNTY, 1999.**



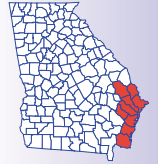
Source: Census 2000 SF3, DP4.

**TABLE IV.8 - SPECIFIED RENTER-OCCUPIED UNITS BY PERCENT  
OF INCOME SPENT ON HOUSING BY COUNTY, 1999.**

	No. of specified renter-occupied units	Less than 30 percent	30 - 49 percent	50 percent or more	Not computed
Bryan*	1,761	56.9	18.5	14.1	10.6
Bulloch	8,600	41.4	16.5	29.9	12.1
Camden	5,379	61.4	14.9	7.6	16.1
Chatham*	35,400	51.1	20.7	20.2	8.0
Effingham*	2,183	60.4	13.7	12.8	13.1
Glynn*	9,368	54.2	20.2	16.1	9.5
Liberty*	9,521	49.9	14.2	10.7	25.2
Long*	1,189	62.4	17.5	7.7	12.4
McIntosh*	683	55.2	13.6	10.5	20.6
<b>REGION 12</b>	<b>74,084</b>	<b>51.6</b>	<b>18.5</b>	<b>18.0</b>	<b>11.9</b>
<b>GEORGIA</b>	<b>964,446</b>	<b>56.0</b>	<b>18.9</b>	<b>16.5</b>	<b>8.6</b>

Source: Census 2000 SF 3, DP4, QT H13.

\* County is part of a MSA.



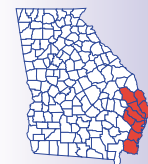
## TYPE OF HOUSING AND PHYSICAL CONDITION

### OCCUPIED AND VACANT HOUSING UNITS

**Issue:** An accurate assessment of the housing inventory is the starting point in evaluating whether the existing stock can adequately provide for the current and future housing needs of a community. The vacancy rate, as well as the condition of the housing stock, are important indicators of the health of the housing market. A high vacancy rate can indicate a loss of residents and an excess supply of housing in the region. Units are “vacant,” however, for many reasons. For instance, seasonal and migrant housing units are classified as vacant since they are not occupied full-time year round. A relatively high number of seasonal units may affect the local community if temporary residents feel less attachment to the community than permanent residents. Boarded up and permanently abandoned units are a blight to a region. Awareness of such a problem is at best due to antidotal evidence since data regarding abandoned units are generally not available.

#### Data:

- ◆ A housing unit is defined as a house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or, if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall.
- ◆ A housing unit is vacant if no one was living in it at the time of Census enumeration, unless the occupants are only temporarily absent. Housing units are excluded from the housing inventory if the roof, walls, windows, and/or doors no longer protect the interior from the elements. Units posted with a sign that they are condemned or they are to be demolished are also not included.
- ◆ Units temporarily occupied entirely by people who have a usual residence elsewhere at the time of enumeration are also classified as vacant, for seasonal use. Seasonal, recreational, or occasional use units are vacant or intended for use only in certain seasons, for weekends, or other occasional use throughout the year. This includes units for summer or winter sports or recreation, such as beach cottages and hunting cabins, in addition to quarters for workers such as herders and loggers.
- ◆ Units for migrant workers include vacant units intended for occupancy by migrant workers employed in farm work during the crop season. Farm work does not include work in a cannery, a freezer plant, or a food processing plant.
- ◆ Other vacant units are those that do not fall into any of the alternative categories. These include units held for occupancy by a caretaker or janitor, and units held for personal reasons of the owner.
- ◆ The homeowner vacancy rate (rental vacancy rate) is the proportion of the homeowner (rental) housing inventory which is vacant and for sale. It is calculated as the number of vacant units for sale (for rent) divided by the sum of the number of



vacant units for sale (for rent) and the number of owner-occupied (renter-occupied) units.

### *Analysis:*

- ◆ Region 12 had a larger percentage of vacant housing units than the state in 2000 (11.4% and 8.4%, respectively). (Table V.1)
- ◆ Total housing units increased by 22.6% in Region 12 over the past decade; occupied and vacant housing units increased at about the same rate (22.6% and 22.0%, respectively). Vacant units in Georgia increased by 1.3% during this time. (Table V.1)
- ◆ About 44% of the vacant units in Region 12 and 45.5% of those statewide were for rent or for sale in 2000; most of these were for rent. Region 12 had a larger percentage of units for seasonal, recreational, or occasional use than statewide (22.6% and 18.5%, respectively). (Table V.2, Table V.1, Figure V.1)
- ◆ From 1990 to 2000, units for rent or for sale increased at a slower rate in Region 12 than all vacant units, while those for seasonal use and “other” vacant units grew by a larger percentage. The percent increase in Region 12's migrant housing units was far less than the statewide change (3.8% and 57.1%, respectively). (Table V.1)
- ◆ Two-thirds of McIntosh County's and 41% of Glynn County's vacant units were for seasonal use or for migrant workers, the most in the region; less than 10% of the vacant units in Effingham were for this use. (Table V.2, Figure V.1)
- ◆ Fifty percent or more of the vacant units in Bulloch and Liberty Counties were for sale or for rent in 2000, compared to about 10% of the units in McIntosh County. (Table V.2, Figure V.1)

**TABLE V.1 - OCCUPIED AND VACANT UNITS, 1990-2000.**

	Region 12			Georgia		
	2000 No.	%	90-00 % change	2000 No.	%	90-00 % change
Total housing units	226,807	100.0	22.6	3,281,737	100.0	24.4
Occupied units	200,920	88.6	22.6	3,006,369	91.6	27.0
Vacant units	25,887	11.4	22.0	275,368	8.4	1.3
<u>Vacant units</u>	25,887	100.0		275,368	100.0	
For rent	8,752	33.8	20.5	86,905	31.6	-24.5
For sale only	2,661	10.3	8.9	38,440	14.0	-1.0
Rented or sold, not occupied	1,881	7.3	-13.2	20,353	7.4	1.7
For seasonal, recreational, or occ. use	5,802	22.4	50.7	50,064	18.2	48.8
For migrant workers	54	0.2	3.8	969	0.4	57.1
Other vacant	6,737	26.0	23.9	78,637	28.6	23.6

Source: Census 2000 SF 1, DP1, H5; Census 1990 STF 1, H002, H005.

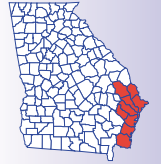
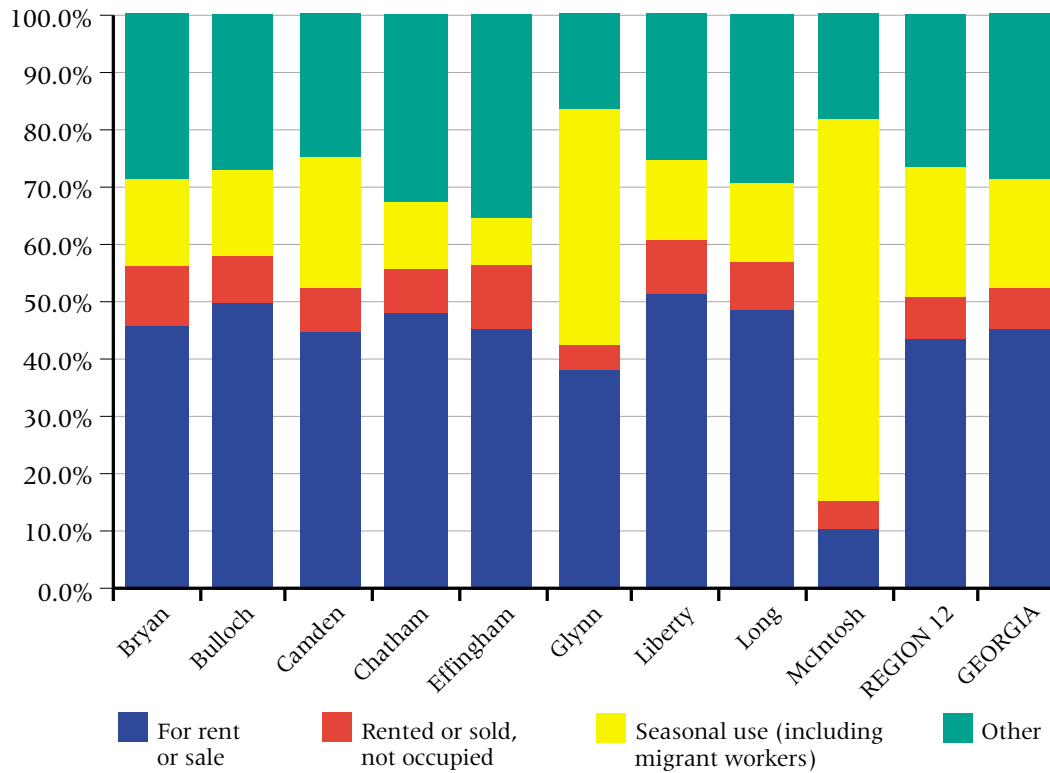


FIGURE V.1 - VACANT UNITS BY TYPE BY COUNTY, 2000.



Source: Census 2000 SF1, DP1, H5.

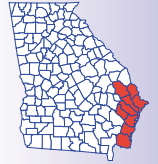
TABLE V.2 - PERCENT OF VACANT UNITS BY TYPE BY COUNTY, 2000.

	No. of vacant units	For rent or sale	Rented or sold, not occupied	For seasonal use including migrant	Other
Bryan*	586	45.9	10.9	15.0	28.2
Bulloch	1,999	50.1	8.4	14.9	26.7
Camden	2,253	44.9	7.9	22.9	24.4
Chatham*	9,818	48.6	7.5	11.6	32.2
Effingham*	1,018	45.3	11.2	8.3	35.2
Glynn*	5,428	38.1	4.6	41.4	15.9
Liberty*	2,594	51.9	9.3	14.0	24.8
Long*	658	48.8	8.7	13.8	28.7
McIntosh*	1,533	10.7	4.8	66.9	17.7
<b>REGION 12</b>	<b>25,887</b>	<b>44.1</b>	<b>7.3</b>	<b>22.6</b>	<b>26.0</b>
<b>GEORGIA</b>	<b>275,368</b>	<b>45.5</b>	<b>7.4</b>	<b>18.5</b>	<b>28.6</b>

Source: Census 2000 SF 1, H5.

\* County is part of a MSA.

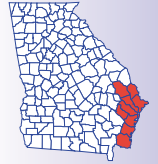




- ◆ Units in structures containing two or more units are classified according to the number of units per structure (multi-family).
- ◆ Mobile homes used only for business purposes or for extra sleeping space and those for sale on a dealer's lot, at the factory, or in storage are not counted in the housing inventory.
- ◆ The "mobile home or trailer" category in the 1990 census was changed to "mobile home" in 2000 and the "other" category was changed to "Boat, RV, van, etc."
- ◆ The "units in structure" question, which provides the information on the type of housing unit, was asked on a 100-percent basis in 1990 whereas it was asked on a sample basis in 2000.
- ◆ A condominium is not a housing type but rather a description of ownership. Most are units within a multi-family structure.

### *Analysis:*

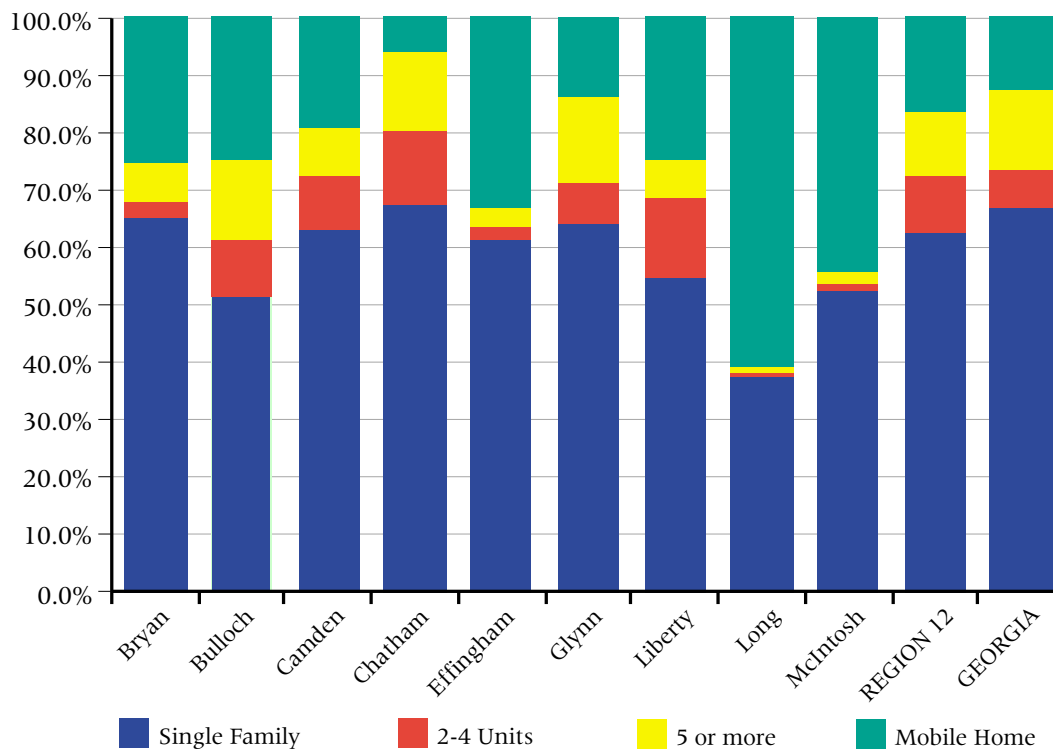
- ◆ A smaller percentage of Region 12's housing units were single-family houses than statewide (62.7% and 67.2%, respectively) in 2000. Region 12 had a larger percentage of mobile homes than the state (15.8% and 12.1%, respectively) and a smaller percentage of housing units in multi-family apartment buildings with five or more units (11.5% and 14.0%). (Table V.3, Figure V.2, Table AV.1)
- ◆ Long County had the greatest percentage of mobile homes in the state, 60.7%, and the lowest proportion of single-family units in the region. Only Chatham (5.6%) and Glynn (13.1%) Counties had a smaller proportion of mobile homes than elsewhere in the region. Bryan County had a larger percentage of both single-family houses and mobile homes than the regional averages. (Table V.3, Figure V.2)
- ◆ Bulloch and Glynn Counties had a greater percentage of housing units in multi-family apartment buildings with five or more units than in the state. Five counties in Region 12 had a larger percentage of housing with two to four units than statewide (6.8%); Liberty County had the highest proportion, 13.6%. (Table V.3, Figure V.2)
- ◆ Over the past decade in Region 12 the percentage increase in total housing units and the growth in households was 22.6%. The number of housing units statewide increased by 24.4% during this time. (Table AV.1, Table II.7)
- ◆ From 1990 to 2000, single-family detached units, housing units in apartment buildings with 20 or more units, and mobile homes in Region 12 and in the state increased at a rate faster than the respective growth in all housing units. The percentage increase in mobile homes in Region 12 was smaller than the increase statewide. (Table AV.1)
- ◆ Housing units in Region 12 were older than in the state in 2000. Region 12 had a smaller percentage of housing between 21 and 40 years old than Georgia as a whole and a larger percentage that was more 40 years old. About 23% of the housing units



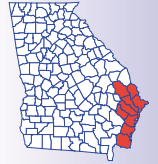
in the region and 18.9% of those in Georgia were more than 40 years old. (Table V.4, Table AV.2, Figure V.3)

- ◆ Approximately 2% of mobile homes in Region 12 and 3% statewide were built before 1960. (Table AV.3)
- ◆ More than one-third of Chatham County's housing units were built before 1960, the highest rate in the region, compared to less than 6% of those in Liberty County, the lowest rate in the region. Bryan, Camden, Effingham and Long Counties had the newest housing in the region; at least 40% of the units were built in 1990 or after. (Figure V.3, Table V.4)

**FIGURE V.2 - PERCENT OF HOUSING UNITS BY TYPE BY COUNTY, 2000.**



Source: Census 2000 SF3, DP4.



**TABLE V.3 - PERCENT OF HOUSING UNITS BY TYPE BY COUNTY, 2000.**

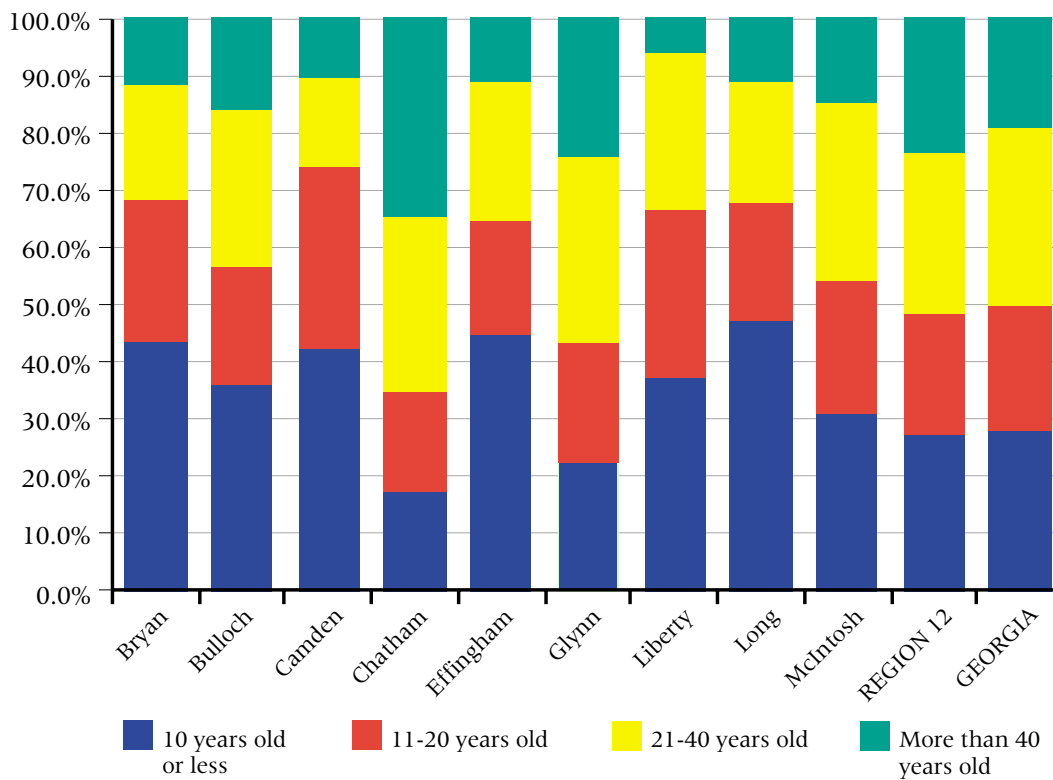
	No. of housing units <sup>1</sup>	Single family	2 to 4 units	5 or more units	Mobile homes
Bryan*	8,665	65.4	3.0	6.4	25.2
Bulloch	22,707	51.8	9.8	14.2	24.2
Camden	16,940	63.3	9.3	8.4	19.0
Chatham*	99,589	67.7	12.8	13.9	5.6
Effingham*	14,167	61.6	2.3	3.3	32.9
Glynn*	32,551	64.6	7.2	15.1	13.1
Liberty*	21,887	55.1	13.6	6.8	24.5
Long*	4,214	37.8	0.6	0.9	60.7
McIntosh*	5,709	52.8	1.2	1.9	44.1
<b>REGION 12</b>	<b>226,429</b>	<b>62.7</b>	<b>9.9</b>	<b>11.5</b>	<b>15.8</b>
<b>GEORGIA</b>	<b>3,277,424</b>	<b>67.2</b>	<b>6.8</b>	<b>14.0</b>	<b>12.1</b>

Source: Census 2000 SF 3, DP4.

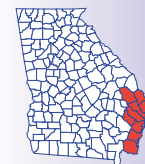
\* County is part of a MSA.

<sup>1</sup> Total of housing units without "Boat, RV, van, etc." category.

**FIGURE V.3 - PERCENT OF HOUSING UNITS BY AGE BY COUNTY, 2000.**



Source: Census 2000 SF3, DP4.

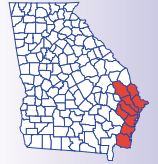


**TABLE V.4 - PERCENT OF HOUSING UNITS BY AGE BY COUNTY, 2000.**

	No. of housing units	10 years or less	11- 20 years	21-40 years	More than 40 years
Bryan*	8,675	43.6	25.3	19.9	11.2
Bulloch	22,742	36.1	20.5	27.9	15.5
Camden	16,958	42.7	31.5	15.8	10.0
Chatham*	99,683	17.6	17.6	30.6	34.3
Effingham*	14,169	44.8	20.0	24.4	10.8
Glynn*	32,636	22.7	21.0	32.3	23.9
Liberty*	21,977	37.4	29.5	27.2	5.8
Long*	4,232	47.8	20.7	21.1	10.4
McIntosh*	5,735	31.1	23.5	30.7	14.6
<b>REGION 12</b>	226,807	27.6	21.2	28.1	23.1
<b>GEORGIA</b>	3,281,737	27.9	22.0	31.2	18.9

Source: Census 2000 SF 3, DP 4.

\* County is part of a MSA

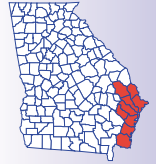


## PHYSICAL CHARACTERISTICS AND QUALITY OF HOUSING UNITS

**Issue:** A more detailed description of housing units involves the number of rooms and bedrooms, the type of heating fuel used, the kitchen and plumbing facilities, and the overall structural integrity. An important quality of housing issue is the degree of overcrowding, usually signaled by more than one person per room. Overcrowding may not always result from the lack of means to live elsewhere, but may be due to cultural differences in preferences. Other measures of poor housing quality include lacking basic plumbing and kitchen facilities, in addition to major structural deficiencies such as a leaky roof or cracked walls. Inadequate or substandard housing is often correlated with health and safety problems. Physical characteristics of housing, such as the number of bedrooms, are also useful in determining the existence of appropriate units for households of different compositions and size in the region.

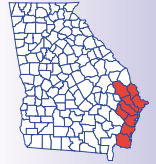
### Data:

- ◆ Overcrowding is generally defined as more than one person per room.
- ◆ A room includes living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, enclosed porches suitable for year-round use, and lodgers' rooms. Strip or pullman kitchens, bathrooms, open porches, balconies, halls or foyers, half-rooms, utility rooms, unfinished attics or basements, or other unfinished space used for storage are not considered rooms. A partially divided room is a separate room only if there is a partition from floor to ceiling, but not if the partition consists solely of shelves or cabinets.
- ◆ Selected housing conditions may be physical and/or monetary and are defined for owner- and renter-occupied housing units as having at least one of the following conditions: lacking complete plumbing facilities, lacking complete kitchen facilities, having 1.01 or more occupants per room, selected monthly owner (gross rent) costs as a percentage of household income in 1999 greater than 30%.
- ◆ A unit has complete kitchen facilities when it has all of the following: a sink with piped water; a range, or cook top and oven; and a refrigerator (not an ice box). All facilities must be located in the unit, but not necessarily in the same room. A unit is classified as lacking complete kitchen facilities if any of the three facilities is not present.
- ◆ Complete plumbing facilities include hot and cold piped water, a flush toilet, and a bathtub or shower. All facilities must be located in the unit, but not necessarily in the same room. A unit is classified as lacking complete plumbing if any of the three facilities is not present.

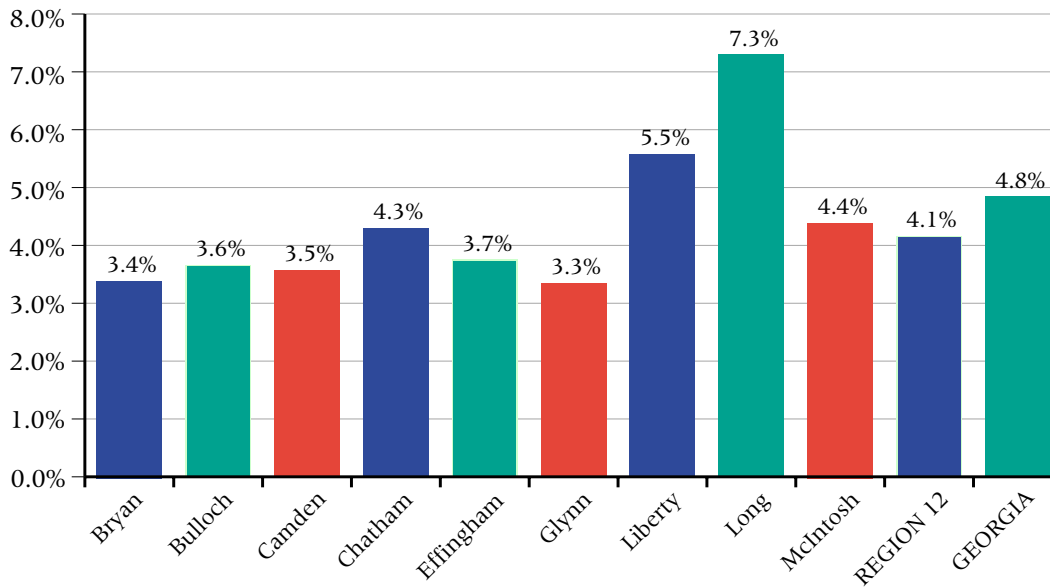


### *Analysis:*

- ◆ Households in Region 12 were somewhat less likely to live in overcrowded units than in Georgia (4.1% and 4.8%, respectively). More than 7% of the housing units in Long County and 5.5% of Liberty County's households were overcrowded, the highest rates in the region. (Table V.5, Figure V.4)
- ◆ Renters in the region and in the state were more likely to live in overcrowded units than owners. Compared with the state, renters in Region 12 were less likely to live in overcrowded conditions and homeowners were equally likely. (Table V.5)
- ◆ Asians (14.6%) and those of "other" races (16.5%) were more apt to live in overcrowded units than Blacks (8.3%) in Region 12, while Whites were the least likely (1.8%). This was true for Georgia as well. Hispanics were the most likely to be overcrowded in Region 12, but they were less likely to live in overcrowded housing than Hispanics statewide (18.9% and 36.0%, respectively). (Table V.5)
- ◆ In Region 12 renter-occupied housing units were more likely than owner-occupied units to have selected housing conditions. Compared with their counterparts in Georgia, renters and homeowners in Region 12 were more likely to live in housing with a selected housing condition. (Table AV.5)
- ◆ Most occupied housing units used utility gas; bottled, tank, or LP gas; or electricity in the region and the state. Sixty percent of Region 12's households used electricity compared with 38.3% of units statewide. About one-half of the housing in Georgia relied on utility gas compared to 31.7% in Region 12. (Table AV.8)
- ◆ While less than 1% of housing in Region 12 and the state lacked a complete kitchen and complete plumbing, 1.4% of McIntosh County's units lacked complete plumbing. (Table AV.4)
- ◆ Region 12 had a larger percentage of rented housing units with three to four bedrooms than the state (33.4% and 28.3%, respectively). Three-fourths of the housing units in Region 12 had four to seven rooms, compared with less than 70% in the state. (Table AV.7, Table AV.6)



**FIGURE V.4 - PERCENT OF OCCUPIED UNITS THAT ARE OVERCROWDED BY COUNTY, 2000.**

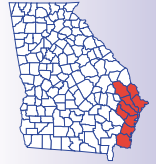


Source: Census 2000 SF3, DP4.

**TABLE V.5 - OVERCROWDED UNITS BY RACE, ETHNICITY, AND TENURE, 2000.**

	Region 12			Georgia		
	Total	Over-crowded	% of total	Total	Over-crowded	% of total
Total occupied units	200,920	8,295	4.1	3,006,369	145,235	4.8
Owner	126,341	3,026	2.4	2,029,293	49,715	2.4
Renter	74,579	5,269	7.1	977,076	95,520	9.8
White	134,518	2,408	1.8	2,069,180	47,560	2.3
Black	59,678	4,982	8.3	802,456	66,509	8.3
Asian	2,109	308	14.6	49,630	8,734	17.6
Other races	2,669	440	16.5	51,513	18,447	35.8
Two or more	1,946	157	8.1	33,590	3,985	11.9
Hispanic	4,403	831	18.9	99,026	35,688	36.0

Source: Census 2000 SF 3, HCT29A-H (Race), H20 (tenure).



## SUBSIDIZED RENTAL HOUSING UNITS

**Issue:** Subsidized rental housing units are available to aid low-income households in renting decent, safe, and affordable housing. A complete inventory of all subsidized housing units in Georgia does not exist and is virtually impossible to compile given the numerous agencies and the overlap in assistance from various programs. Therefore, data on the most widely used programs are used to provide a general indication of the prevalence of subsidized housing in the region. The three main rental assistance programs currently in place for subsidizing low-income households are: conventional Public Housing (created by the U.S. Housing Act of 1937), Section 8 tenant-based assistance, which includes both the certificate and voucher programs (enacted by the Housing and Community Development Act of 1974), and the Low-Income Housing Tax Credit (LIHTC) (initially established by the Tax Reform of 1986).

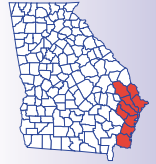
Public Housing and Section 8 are housing subsidies provided by HUD, in which households pay no more than 30% of their income for rent. Whereas conventional Public Housing is publicly owned, Section 8 provides assistance for households to rent units in the existing stock of privately owned housing. Operational through the U.S. tax code, the LIHTC provides 10-year tax credits to developers of rental housing provided that the units are affordable to low-income households for 15 years.

### Data:

- ◆ Number of LIHTC units are those placed in service.
- ◆ Public housing is conventional public housing operated by local public housing authorities and subsidized by HUD. These are units located in a public housing project offered to low-income households to rent at below market rate. Households generally pay 30% of their income for rent.
- ◆ The Section 8 voucher and certificate programs provide assistance to households to rent units in the existing stock of privately owned housing at FMR. Data regarding Section 8 vouchers and certificates are not provided since, unlike public housing units and units built with the LIHTC, they are not region specific. It is not known whether a household obtaining a Section 8 voucher in one region is residing in that region; therefore, data are not reported here.

### Analysis:

- ◆ Region 12 had a slightly higher ratio of public housing units to resident population than the state of Georgia in 2002 (6.9 and 6.4 units per 1,000 population, respectively). Chatham County had the highest unit-to-person ratio (12.1) in the region. Glynn County (8.7) was the only other county with a ratio higher than the region as a whole. (Table V.6)
- ◆ There are about 50,000 public housing units in the state of Georgia and 3,743 in Region 12. The most units in the region were in Chatham County (2,815 or 75%), followed by Glynn County (589 or 21%). No public housing units were in Bryan, Effingham, Long, or McIntosh Counties. (Table V.6)



- ♦ From 1987 to 2002 more than 800 properties, consisting of about 66,000 low-income units, have been built in Georgia with the LIHTC. In Region 12, 46 LIHTC properties have been built with 3,477 low-income units. Almost 40% of the units were in Chatham County. Every county in the region had at least 70 units. (Table V.6)

**TABLE V.6 - NUMBER OF LOW-RENT UNITS BY COUNTY, 2002.**

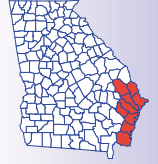
	Public Housing		LIHTC1	
	Units	Units per 1,000 pop. <sup>2</sup>	Properties	Units
Bryan*	0	0.00	2	208
Bulloch	148	2.64	5	369
Camden	113	2.59	7	604
Chatham*	2,815	12.13	17	1,324
Effingham*	0	0.00	4	201
Glynn*	589	8.72	4	449
Liberty*	78	1.27	3	173
Long*	0	0.00	2	71
McIntosh*	0	0.00	2	78
<b>REGION 12</b>	3,743	6.89	46	3,477
<b>GEORGIA</b>	52,238	6.38	841	66,137

Source: HUDUSER Assisted Housing: National and Local database (HA Profiles), Public Housing units. Georgia Department of Community Affairs, Housing Finance Division, LIHTC properties and units.

<sup>1</sup> Properties and units put in service from 1987 to 2002.

<sup>2</sup> 2000 County population.

\* County is part of a MSA.



## HOUSING CONSTRUCTION

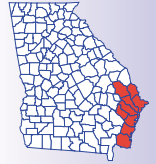
### NEW HOME CONSTRUCTION: SINGLE-FAMILY AND MULTI-FAMILY BUILDING PERMITS

**Issue:** New home construction is the main component of the increase in the supply of single-family stick-built and multi-family housing in any given year. The supply of housing also increases when previously vacant units are occupied and the housing stock is remodeled and renovated. An increase in dilapidated units and demolitions decreases the housing stock. An upsurge in home building activity is a signal that the existing stock is not sufficient. The unmet housing demand may be attributed to the wrong mix of housing types or price range or simply not enough available units.

The volume of housing construction is not only an indication of the local housing market strength, but is also an excellent indicator of the overall health of the region's current economy. Building permit data are especially useful in years between the decennial censuses for this reason. An increase in housing construction has a major impact on the local economy since it leads to an increase in jobs as well as an increase in the demand for household items and other consumer goods. New home construction also leads to increased local property tax revenue as well as an increased demand for county services and on the water, sewer, and transportation infrastructure.

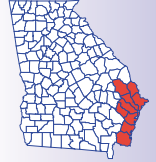
#### Data:

- ♦ Residential building permit data are collected from individual permit offices by the U.S. Census Construction division. Most of the individual permit offices are municipalities; the remainder are counties or townships.
- ♦ A building permit may not be required in all parts of some counties. For instance, residents in Trenton, a municipality in Dade County, are the only residents in that county who are required to have a building permit. Counties in which building permits are not required throughout are referred to as "partial data" counties in Table VI.1, Table AIV.1, and Table AIV.2 as well as the analysis. The data likely underreport the number of single-family and multi-family housing units built in those counties and thus in the region. Counties in which building permits are required throughout are referred to as "complete data" counties.
- ♦ The average single-family permit value was calculated as the aggregate single-family permit value divided by the number of single-family permits issued. The reliability of this figure increases with an increase in the number of permits, since any one value can skew the average, when the number of permits is small. The permit value does not include lot price or builder profit.



### *Analysis:*

- ◆ There were 3,590 single-family building permits issued in Region 12 in 2001. The average value of such permits was higher than the average value statewide (\$121,044 and \$115,561, respectively). Building permits are not issued in Long County. (Table VI.1)
- ◆ Region 12 had a lower ratio of single-family building permits per population than Georgia (6.6 and 8.7 permits per 1,000 population, respectively). Chatham County issued the most single-family permits (986) in the region, but the ratio of permits to residents (4.2) was among the lowest in the region. Bryan, Camden, Effingham, and Glynn Counties all issued at least 360 permits and had higher ratios of permits to residents than Georgia. (Table VI.1)
- ◆ The highest average values of single-family permits issued were in Bryan, Chatham, and Glynn Counties (more than \$135,000). The lowest average permit value was in Camden County, \$78,799. (Table VI.1)
- ◆ The multi-family unit-to-population permit ratio in Region 12 was somewhat lower than in Georgia (2.2 and 2.6, respectively). Chatham County issued more than 50% of the multi-family permits in the region and had a higher ratio of permits to residents than the state. Bulloch County issued permits for more than 300 units, with the highest ratio in the region, 5.4. The number for Bulloch County is noteworthy since it is a “partial” data county and, therefore, the number of units constructed may be underestimated. (Table VI.1)
- ◆ The number of multi-family building permits in Region 12 oscillated from 1997 to 2001. With Chatham County issuing the majority, the number of multi-family permits issued peaked in 1998. McIntosh County did not issue any multi-family permits from 1997 to 2001. (Table AVI.1)
- ◆ Overall, from 1997 to 2001 the number of single-family permits increased in Region 12. Chatham County issued the majority of permits during this time, but every county issued at least 100 permits each year, except McIntosh County. (Table AVI.2)



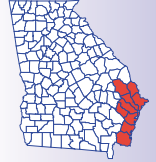
**TABLE VI.1 - BUILDING PERMITS ISSUED FOR NEW PRIVATELY-OWNED SINGLE-FAMILY (SF) AND MULTI-FAMILY (MF) HOUSING UNITS BY COUNTY, 2001.**

	Avg. value of SF	No. of Units			No. of Units per 1,000 pop. <sup>1</sup>		
		SF	MF	Total	SF	MF	Total
<u>Complete data counties</u>							
Bryan	\$137,185	366	0	366	15.6	0.0	15.6
Camden	78,799	508	60	568	11.6	1.4	13.0
Chatham	138,435	986	657	1,643	4.2	2.8	7.1
Effingham	113,519	469	44	513	12.5	1.2	13.7
Glynn*	139,907	643	8	651	9.5	0.1	9.6
Liberty*	93,189	197	136	333	3.2	2.2	5.4
McIntosh*	115,837	93	0	93	8.6	0.0	8.6
<u>Partial data counties</u>							
Bulloch	\$108,173	328	302	630	5.9	5.4	11.3
<b>REGION 12</b>	\$121,044	3,590	1,207	4,797	6.6	2.2	8.8
<b>GEORGIA</b>	\$115,561	71,531	21,528	93,059	8.7	2.6	11.4

Source: Selig Center for Economic Growth, based on Bureau of the Census, Construction Statistics Division:  
Housing Units Authorized by Building Permits (C-40).

<sup>1</sup> 2000 County population.

\* County is part of a MSA.



## MOBILE/MANUFACTURED HOUSING PLACEMENTS

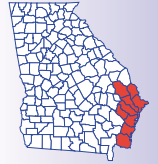
**Issue:** Regional mobile/manufactured housing placements in any given year increases the supply of this housing type, while an increase in mobile/manufactured housing units that are no longer fit for habitation has a depressing effect. There are several reasons for the increased popularity of mobile/manufactured homes; a primary one is cost. Mobile/manufactured housing is substantially less expensive to produce and easier to finance. For these reasons, mobile/manufactured housing can be an excellent alternative housing option. Depending on local government tax policies, an increase in mobile/manufactured homes, however, may lead to lower local tax revenues if the county does not tax mobile/manufactured housing as it does site-built units.

### Data:

- ◆ Mobile/manufactured home placements are the number of units placed by county and represent the final destination of the unit, the county in which the homebuyer will reside.
- ◆ All placements are HUD code residential units and do not include mobile/manufactured homes used as offices at construction sites, as classrooms on school campuses, or for other nonresidential purposes.
- ◆ Single-section mobile/manufactured housing includes single-, sixteen- and extra-wide units.
- ◆ It is not known if the units are occupied as a year-round residence, as many single-section units may be used as seasonal homes.

### Analysis:

- ◆ Region 12 had a higher ratio of manufactured housing placements to residents than the state (1.82 and 1.15 per 1,000 population, respectively) in 2001. Bryan, Effingham, and Long Counties all had at least 4.3 placements per 1,000 population. The highest ratio of placements to residents in the region was in McIntosh County, 6.1, while the ratio in Chatham County was less than one, the lowest rate in the region. (Table VI.2)
- ◆ The percentage of single-section units placed in Region 12 was less than statewide (22.4% and 25.7%, respectively). About 37% of the units placed in Chatham County were single-section, compared with 10.3% in Bryan County. (Table VI.2)



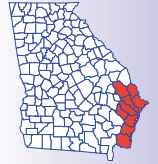
**TABLE VI.2 - MANUFACTURED HOUSING PLACEMENTS BY COUNTY, 2001.**

	No. of placements per 1,000 pop. <sup>1</sup>		% single section
Bryan*	4.57		10.3
Bulloch	2.73		20.9
Camden	1.37		23.3
Chatham*	0.78		37.4
Effingham*	4.34		17.8
Glynn*	1.57		25.5
Liberty*	1.66		19.6
Long*	4.76		20.4
McIntosh*	6.08		15.2
<b>REGION 12</b>	1.82		22.4
<b>GEORGIA</b>	1.15		25.7

Source: Georgia Manufactured Housing Association.

<sup>1</sup> 2000 County population.

\* County is part of a MSA.



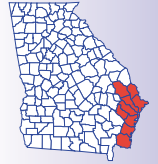
## LOCAL GOVERNMENT SERVICES, ZONING AND DEVELOPMENT PROCEDURES

**Issue:** Planning, zoning, and development procedures adopted by a jurisdiction can impact the availability, affordability, and mix of housing in a community. Building codes apply to new construction and remodeling and are established to improve the quality of the structure. The State of Georgia has adopted eight mandatory construction codes. These codes have statewide applicability; however, local governments have the option to enforce all or some of these codes. Additionally, there are six permissive codes which a local government can choose to adopt and enforce. Enforcement of building codes has a positive impact on the quality of housing available. On the other hand, requiring a builder to meet certain standards can increase the cost of construction, which affects affordability. Housing codes address the quality of living conditions and are utilized to ensure proper use and maintenance of the unit. Since housing conditions tend to be of immediate concern in large urban city centers, these jurisdictions are more apt to adopt such codes. Smaller cities and rural areas are less likely to have the required funds available for enforcement. Use of housing and building codes can help to eliminate substandard housing.

Zoning and subdivision regulations can also have a positive or negative impact on the availability of affordable housing in a community. Generally, overly restrictive zoning or subdivision ordinances requiring large lot sizes or a high minimum square footage, for instance, can increase the cost of housing. Further, such zoning may even eliminate certain types of otherwise viable housing options. Some zoning and subdivision regulations such as Planned Unit Developments, however, can provide the opportunity for developers to use inventive designs to create new affordable housing.

### **Data:**

- ◆ Data collected by DCA via the Government Management Indicators (GOMI) Survey provide information about how counties and municipalities in Georgia manage responsibilities assigned to them.
- ◆ Only two counties (Stephens in Region 2 and Crawford in Region 6) and 23 municipalities did not respond to the 2002 survey. The total number of counties and municipalities represented in the state data is 157 and 512, respectively.
- ◆ Counties and municipalities that are counted as “having the service available” for building permits and building inspections include all jurisdictions that offer the service directly, in addition to those that are covered by a local government authority, have an agreement with another local government, or a contract with a private provider. Therefore, it is meant to be an indication of the number and proportion of places that are covered by permits and inspections and not necessarily which places offer the service themselves.
- ◆ New construction code: An affirmative response to this item on the survey may indicate enforcement of either the Standard Building Code or the CABO One-and-Two Family Dwelling Code. The purpose of the Standard Building Code is to establish the

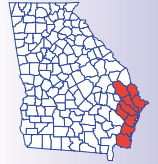


minimum requirements to safeguard the public health, safety, and general welfare through structural strength, means of egress facilities, stability, sanitation, adequate light and ventilation, energy conservation, and safety to life and property from fire and other hazards attributed to the built environment. Both the Standard Building Code and the CABO One-and-Two Family Dwelling Code are mandatory codes in Georgia.

- ◆ The Standard Existing Buildings Code is a permissive code in Georgia. This code applies to the repair, alteration, change of occupancy, addition, and relocation of existing buildings.
- ◆ The Standard Housing Code is a permissive code in Georgia. This code establishes minimum standards for occupancy.
- ◆ The Standard Plumbing Code is a mandatory code in Georgia. This code relates to the erection, installation, alteration, repair, relocation, replacement, addition to, and use or maintenance of plumbing systems including water supply and distribution, sanitary drainage, plumbing fixtures, water heaters, and venting.
- ◆ The Standard Unsafe Building Abatement Code is a permissive code in Georgia. This code applies to the repair or restoration of a building which has become unsafe and applies equally to new or existing conditions.
- ◆ Subdivision regulations are the control of the division of a tract of land by requiring development according to design standards and procedures adopted by local ordinance.
- ◆ A zoning code is a duly approved, enacted, and amended ordinance that controls and regulates land use in a jurisdiction. Zoning codes set forth regulations and standards relating to the nature and extent of uses of land and structures and include a zoning map.

### *Analysis:*

- ◆ In general counties and municipalities in Region 12 were more likely to have reported adoption of the codes and services shown in Table VI.3.
- ◆ Counties in the region, however, were slightly less likely to have reported a housing code than counties statewide (44.4% and 47.1%, respectively). (Table VI.3)
- ◆ More than 80% of Region 12's counties indicated having building permits, building inspections, and construction and code enforcement. (Table VI.3)
- ◆ Almost 90% of the region's counties reported having subdivision regulations and a zoning code, compared to 80% and 60% of counties statewide, respectively. (Table VI.3)



**TABLE VI.3 - LOCAL GOVERNMENT SERVICES AVAILABLE  
AND CODES ADOPTED, 2002.**

	Region 12				Georgia			
	Counties		Municipalities		Counties		Municipalities	
	No.	%	No.	%	No.	%	No.	%
Total	15	100.0	46	100.0	157	100.0	512	100.0
Building inspections	12	80.0	40	87.0	118	75.2	405	79.1
Building permits	13	86.7	43	93.5	126	80.3	447	87.3
Construction and code enforcement	13	86.7	39	84.8	118	75.2	409	79.9
New construction code	7	77.8	21	70.0	98	62.4	259	50.6
Existing building code	7	77.8	22	73.3	81	51.6	275	53.7
Housing code	4	44.4	19	63.3	74	47.1	252	49.2
Plumbing code	8	88.9	22	73.3	106	67.5	303	59.2
Unsafe building abatement	1	11.1	13	43.3	56	35.7	218	42.6
Subdivision regulations	8	88.9	22	73.3	126	80.3	280	54.7
Zoning code	8	88.9	28	93.3	95	60.5	393	76.8

Source: DCA, GOMI Information catalog.

